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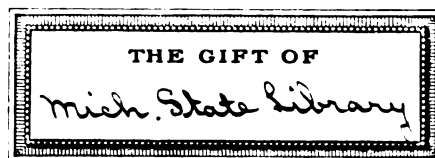
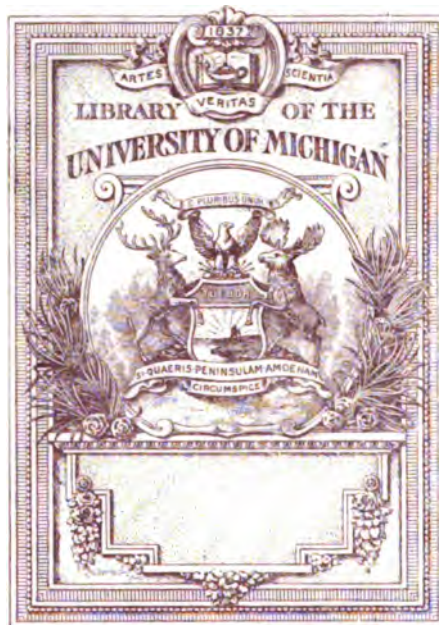
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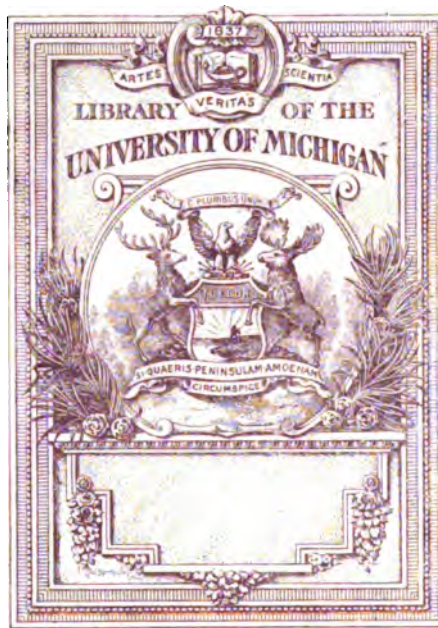
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SIXTEENTH ANNUAL REPORT

OF THE COMMISSIONER OF THE

BANKING DEPARTMENT

OF THE

STATE OF MICHIGAN

DECEMBER 31, 1904.



BY AUTHORITY

LANSING, MICHIGAN
WYNKOOP HALLENBECK CRAWFORD CO., STATE PRINTERS
1905

DEPARTMENT OFFICERS

COMMISSIONER,

GEO. W. MOORE.

DEPUTY COMMISSIONER,

W. DONOVAN.

BANK EXAMINERS.

B. C. JOLLY,

HARMON WENDELL,

ELMER E. FORD,

W. T. BRADFORD,

ALBERT E. MANNING,

CHARLES M. TURNER,

OFFICIAL ADDRESS, LANSING, MICHIGAN.

162748

COMMISSIONERS OF BANKING OF MICHIGAN

[Under Act 205, 1887.]

THEODORE C. SHERWOOD,

Appointed January 7, 1889; resigned November 7, 1896.

DANIEL B. AINGER,

Appointed November 11, 1896; resigned April 1, 1897.

JOSIAH E. JUST,

Appointed April 1, 1897; died February 19, 1898.

GEORGE L. MALTZ,

Appointed February 26, 1898; term expired January 8, 1903.

GEO. W. MOORE,

Appointed January 8, 1903.

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STATE BANKING DEPARTMENT

REPORT OF THE COMMISSIONER

STATE OF MICHIGAN,
Banking Department,
Lansing, December 31, 1904.

To the Honorable Aaron T. Bliss, Governor of Michigan:

I have the honor to submit the sixteenth annual report of this department in compliance with the provisions of section 43 of the General Banking Law of Michigan, as follows:

On the thirty-first day of December the Commissioner of the Banking Department shall make an annual report to the Governor of the State, which report shall be published and shall exhibit:

First, A summary of the state and condition of every bank from which reports have been received during the year, with an abstract of the whole amount of capital returned by them, the whole amount of their debts and liabilities, the total amount of means and resources, separating the reports of such banks and other corporations, and specifying the amount of lawful money held by banks at the time of their several returns, and such other information in relation to such banks and corporations as in his judgment may be required;

Second, A statement of the banks and corporations whose business has been closed during the year, the amount of their resources and liabilities, and the amount paid to the creditors thereof;

Third, The names and compensation of the clerks employed by him, and the whole amount of expenses of the banking department during the year;

Fourth, The amount of fees received for the examination of banks, or other corporations, and fines collected and paid over to the State Treasurer.

In accordance with the provisions of sections 39 and 40 of the General Banking Law, all of the institutions under the supervision of this department have been examined during the year.

At the date of this report, there are two hundred and fifty-seven State banks, four trust companies and one society for savings under the supervision of this department. In the statistics following the number of banks is given at 248 State banks. This is caused by nine banks commencing business subsequent to September 6, the date of last call for report of condition.

Statements showing the financial condition of all State banks and trust companies, as called for by this department four times during the year, and in addition thereto reports of the financial condition of the eighty-eight national banks of the State, are appended; as are also abstracts of the yearly reports for the past fifteen years, which show the progress and increasing wealth of the State.

STATE BANKING DEPARTMENT.

NEW BANKS.

Twenty state banks have been organized during the year. They are as follows:

No.	Title.	Location.	Capital.	Commenced business.
284	The Wayland State Bank.....	Wayland.....	\$20,000	January 1.
285	State Bank of Merrill.....	Merrill.....	20,000	February 15.
286	The State Savings Bank of Caro, Michigan.....	Caro.....	50,000	May 26.
287	The Commercial Savings Bank of Caro, Michigan..	Caro.....	35,000	May 28.
288	The Minden City State Bank.....	Minden City...	20,000	June 1.
289	The State Savings Bank of Unionville.....	Unionville....	20,000	June 1.
290	The Leelanau County Savings Bank.....	Sutton's Bay..	20,000	June 1.
291	The State Bank of Caledonia.....	Caledonia.....	20,000	June 22.
292	The State Bank of Coleman.....	Coleman.....	20,000	June 27.
293	The State Bank of Fowlerville.....	Fowlerville....	25,000	August 10.
294	The Farmers Savings Bank of White Pigeon, Mich.	White Pigeon..	20,000	August 22.
295	The Ewart Savings Bank.....	Ewart.....	30,000	October 1.
296	The Manton State Bank.....	Manton.....	20,000	October 17.
297	The Fremont State Bank.....	Fremont.....	25,000	November 1.
298	The State Bank of Gladwin.....	Gladwin.....	20,000	November 1.
299	The State Savings Bank of Escanaba, Michigan...	Escanaba.....	50,000	November 21.
300	The Farmers and Merchants State Bank.....	Lakeview.....	25,000	December 9.
301	The Delton State Bank.....	Delton.....	20,000	December 12.
302	The Farmers State Bank of Alto.....	Alto.....	20,000	December 28.
303	State Savings Bank of Carleton.....	Carleton.....	20,000	December 31.

INSOLVENT BANKS.

On July 30, 1904, the Department took possession of the State Bank of White Pigeon and turned it over to J. Murray Benjamin, of White Pigeon, who was appointed receiver. It is believed that the depositors will be paid in full, without resorting to an assessment on the stockholders. This institution was the only bank to become insolvent during the year.

VOLUNTARY LIQUIDATIONS.

The City Bank of Dowagiac, by vote of its stockholders April 21, went into voluntary liquidation, as provided for in section 53 of the Banking law.

On December 22, 1903, the stockholders of the State Bank of Middleville voted to place that institution in voluntary liquidation, according to provisions of said section 53, but such liquidation was not sanctioned by the Department until March 1, 1904.

CONSOLIDATION OF STATE BANKS.

According to the provisions of section 54 of the banking law, the following consolidations of state banks were consummated during the year:

The Ionia County Savings Bank, Ionia, by a vote of its stockholders May 4, was consolidated with and absorbed by the State Savings Bank, Ionia.

On May 2, 1904, the Marlette State Bank, Marlette, by vote of its stockholders was consolidated with and absorbed by the Commercial State Bank, Marlette.

On June 29, 1904, the stockholders of the Chippewa County Savings Bank, Sault Ste. Marie, voted to consolidate with and be absorbed by the Central Savings Bank, Sault Ste. Marie.

INCREASE AND DECREASE OF CAPITAL STOCK.

During the year 1904, following the law as laid down in section 10 of the banking act, the banks named below have increased their capital stock:

Alpena County Savings Bank, Alpena, \$50,000.00 to \$75,000.00.

Waldby & Clay's State Bank, Adrian, \$55,000.00 to \$75,000.00.

Commercial State Bank of Marlette, \$25,000.00 to \$40,000.00.

Central Savings Bank, Sault Ste. Marie, \$50,000.00 to \$100,000.00.

This is an increase of banking capital of \$110,000.00; adding to this amount the \$500,000.00 gain caused by the organization of new banks makes a gross increase of banking capital of \$610,000.00. Deducting from this amount the \$250,000.00 loss of banking capital caused by the consolidation, liquidation, and insolvency of state banks, as heretofore mentioned, a net gain in capital stock of State banks is shown of \$360,000.00.

OTHER AMENDMENTS TO ARTICLES OF INCORPORATION.

On April 7, the Monroe County Bank, Dundee, taking advantage of section 10 of the banking law, by a vote of its stockholders, amended their original articles of incorporation allowing such bank to transact a savings bank business.

The State Bank of East Jordan by a vote of its stockholders on January 12, 1904, also amended their original articles of incorporation so as to permit of the transaction of a savings bank business, according to said section 10 of the banking law.

EXTENSION OF CORPORATE EXISTENCE.

According to the provisions of section 67 of the banking law the Lumbermans State Bank, West Bay City, extended its corporate existence for thirty years from and after January 1, 1905.

GROWTH OF STATE BANKS.

Since the organization of this department, 1889, the increase and growth of business has been very great. Loans show an increase of \$118,039,906.06, and deposits \$128,702,163.50, as will be seen from the following statement:

Resources.	80 banks, Jan. 7, 1889.	242 State banks, 1 society for savings, 4 trust companies, Nov. 17, 1903.	248 State banks, 1 society for savings, 4 trust companies, Sept. 6, 1904.
Loans.....	\$30,815,697 13	\$142,037,073 75	\$148,855,603 19
Real estate, furniture and fixtures..	534,411 76	4,403,362 00	4,510,842 36
Cash.....	7,550,661 99	32,994,534 58	32,567,267 23
Totals.....	\$38,900,770 88	\$179,434,970 33	\$185,933,712 78
Liabilities.			
Capital stock paid in.....	\$5,519,425 00	\$15,919,551 21	\$16,111,120 00
Surplus fund and undivided profits..	1,818,835 53	9,125,683 02	9,527,154 72
Deposits.....	31,284,124 39	153,880,451 91	159,986,287 89
Notes and bills rediscounted.....	278,385 96	509,284 19	309,150 17
Totals.....	\$38,900,770 88	\$179,434,970 33	\$185,933,712 78

STATE BANKING DEPARTMENT.

NUMBER OF DEPOSITORS.

The total number of depositors in the 248 State banks and 88 National banks on December 1, 1904, was 603,234, as follows:

State banks, individual deposits subject to check.....	75,713
State banks, commercial certificates of deposit.....	37,369
State banks, savings depositors.....	305,346
State banks, savings certificates of deposit.....	53,286
National banks, individual deposits subject to check.....	58,312
National banks, certificates of deposit.....	73,208

The following table will show number of commercial depositors and savings depositors in the 248 State banks and 88 National banks, together with amount of deposits and average amount to each depositor:

Banks.	Class of deposit.	Number of depositors.	Amount of deposits.	Average to each depositor.
248 State banks.....	{ Commercial..	113,082	\$55,295,246 45	\$488 00
	{ Savings.....	*355,632	99,782,932 96	279 00
88 National banks.....	{ Commercial..	*131,520	69,946,810 33	531 00
Totals.....		603,234	\$225,023,989 74	\$373 00

*This includes certificates of deposits; several certificates issued to one person counted as one.

RECEIPTS AND EXPENSES OF THE DEPARTMENT.

The fees collected by this department for the examination of banks, according to the provisions of section 40 of the general banking law, amounted to \$18,601.37. And there has been turned over to the Secretary of State for franchise fees on capital stock of new banks and from banks increasing their capital and extending their corporate existence, \$340.00. This amount together with \$18,601.37 examination fees, makes a total of \$18,941.37 received from banks during the year.

The expenses of the department for the year were as follows:

Salary of Geo. W. Moore, Commissioner.....	\$2,500 00
Salary of Wm. Donovan, Deputy Commissioner.....	2,000 00
Salary of W. T. Bradford, as examiner.....	1,700 00
Salary of B. C. Jolly, examiner, (resigned October 15, 1904)...	1,344 29
Salary of Harmon Wendell, examiner.....	1,700 00
Salary of E. E. Ford, examiner.....	1,700 00
Salary of Charles M. Turner, examiner.....	1,700 00
Salary of A. E. Manning, examiner.....	1,500 00
Salary of special examiners.....	504 40
Salary of F. D. Carleton, clerk (appointed January 1, 1904, resigned July 1, 1904).....	456 01
Salary of extra clerks.....	1,000 99
Expenses incurred in examination of banks.....	5,741 08
Miscellaneous expenses, viz., printing, stationery, postage, etc..	1,850 18
Total.....	\$23,696 95

The foregoing shows that the actual cost of the department to the State is \$4,755.58.

RESERVE CITIES.

In accordance with the provisions of sections 24 and 27 of the banking law, I have designated for the year 1905 the following as reserve cities, viz.: Detroit, Grand Rapids, Bay City, Saginaw, Kalamazoo, Jackson, Port Huron, Adrian, Benton Harbor, Muskegon, Ann Arbor, Marquette, New York, Boston, Philadelphia, Baltimore, Buffalo, Cleveland, Cincinnati, St. Louis, Chicago and Milwaukee.

REPORTS OF RECEIVERS.

The following reports from the receivers of the several insolvent banks in Michigan were received during December, 1904:

People's Savings Bank, Lansing.

G. W. Jewett, receiver, under date of December 29, 1904, reports as follows:

Liability to depositors at date of suspension, July 15, 1896....	\$138,540 20
Other liabilities.....	111,603 63
Total.....	<u>\$250,143 83</u>
Total assets at date of, and received since suspension.....	411,965 11
Amount collected by receiver to date.....	169,201 60
Dispositions of collections:	
Loans paid.....	\$67,784 69
Dividends paid.....	59,061 87
Legal expenses paid.....	8,386 41
Receiver's salary to date.....	9,416 66
All other expenses.....	20,520 37
Balance in hands of receiver.....	4,031 60
	<u>169,201 60</u>

City Savings Bank, Detroit.

Union Trust Company, Detroit, receiver, under date of December 1, 1904, reports as follows:

Liability to depositors at date of suspension, February 10, 1902	\$3,378,121 20
Other liabilities.....	662,937 50
Total.....	<u>\$4,041,058 70</u>
Total assets at date of, and received since suspension.....	4,363,291 63
Amount collected by receiver to date.....	2,238,014 81

STATE BANKING DEPARTMENT.

Disposition of collections:

Loans paid and other disbursements.....	\$64,434 76	
Dividends paid.....	1,247,647 31	
Legal expenses.....	32,487 14	
All other expenses.....	81,059 89	
Receiver's salary paid to date.....	50,000 00	
Deposits and collections returned.....	56,418 38	
Balance in hands of receiver.....	705,967 33	
		<u>\$2,238,014 81</u>

State Bank of Fenton, Fenton.

Clarence Tinker, receiver, under date of December 1, 1904, reports as follows:

Liability to depositors at date of suspension, June 14, 1897....	\$88,703 19
Other liabilities.....	14,141 30
Total.....	<u>\$102,844 49</u>
Total assets at date of, and received since suspension.....	141,757 18
Amount collected by receiver to date.....	72,775 19

Disposition of collections:

Loans paid.....	\$16,960 65	
Dividends paid.....	42,293 62	
Legal expenses paid.....	1,619 42	
Receiver's salary to date.....	6,000 00	
All other expenses.....	5,401 50	
Balance in hands of receiver.....	500 00	
		<u>72,775 19</u>

The Tawas State Savings Bank, East Tawas.

N. C. Hartingh, receiver, under date of December 20, 1904, reports as follows:

Liability to depositors at date of, and received since suspension	\$11,040 63
Other liabilities.....	28,039 42
Total.....	<u>\$39,080 05</u>
Total assets at date of, and received since suspension.....	80,581 26
Amount collected by receiver to date.....	9,086 16

Disposition of collections:

Dividends paid.....	\$6,828 53	
Legal expenses.....	513 06	
Receiver's salary to date.....	895 00	
All other expenses.....	796 80	
Balance in hands of receiver.....	52 77	
		<u>\$9,086 16</u>

REPORT OF THE COMMISSIONER.

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People's Savings Bank, Mt. Pleasant.

Charles T. Russell, receiver, under date of December 1, 1904, reports as follows:

Liability to depositors at date of suspension, August 20, 1897..	\$65,491	80
Other liabilities.....	16,896	90
Total.....	\$82,388	70
Total assets at date of, and received since suspension.....	236,876	78
Amount collected by receiver to date.....	123,520	43
Disposition of collections:		
Loans paid.....	\$80,522	70
Dividends paid.....	30,043	02
Legal expenses.....	1,772	69
Receiver's salary to date.....	8,216	15
All other expenses.....	2,965	87
		<u>123,520 43</u>

State Bank of White Pigeon.

J. Murray Benjamin, receiver, under date of December 10, 1904, reports as follows:

Liability to depositors at date of suspension, July 30, 1904....	\$126,366	89
Other liabilities.....	1,178	45
Total.....	\$127,545	34
Total assets at date of, and received since suspension.....	140,680	17
Amount collected by receiver to date.....	61,619	73
Disposition of collections:		
Dividends paid.....	\$53,642	37
Legal expenses paid.....	250	00
Receiver's salary to date.....	300	00
All other expenses.....	450	78
Balance in hands of State Treasurer.....	5,903	39
Balance in hands of receiver.....	1,073	19
		<u>\$61,619 73</u>

OPINION OF ATTORNEY GENERAL.

On account of the importance of the subject of excessive loans I deem it advisable to again publish the construction of section 52 of the banking law in this regard as submitted to this Department by the Attorney General in the year 1903:

Lansing, Mich., May 23, 1903.

Hon. George W. Moore, Commissioner of Banking, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of the 19th inst. referring to the General Banking Law of this State, and requesting my opinion upon the following questions:

“First, How much money may the directors of a bank loan to *any person* or company, or corporation, or firm, by a two-thirds vote of its board of directors?

“Second, How much money may any bank loan on any one line of commercial paper?

“Third, May a bank increase the first named line by the bond or personal endorsement of the officers or directors of a firm, company or corporation, or by the assignment of value as collateral?”

In considering these questions I desire to call your attention to section 6141 of the Compiled Laws, being section 52 of the General Banking Law of this State, which provides in part as follows: “The total liabilities to any bank of any person or of any company, corporation or firm for moneys advanced, including in the liabilities of the company or firm the liability of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: Provided however, That the foregoing limitations shall not apply to loans on real estate or other collateral securities authorized by this act. Provided, however, That by a two-thirds vote of the directors the liabilities of any bank of any person or company or corporation or firm may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank.”

It is evident that this limitation was borrowed from the National Banking Law, section 5200 of the revised statutes of the United States, providing as follows: “The total liabilities to any association, or any person, or of any company, corporation, or firm for money borrowed, including in the liabilities of the company or firm, the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such association actually paid in; but the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.”

This provision, as found in our General Banking Law and also in the National Banking Law, has never been construed by the courts in so far as it relates to the particular question submitted by you.

The Supreme Court of Pennsylvania, in the case of *O'Hare vs. Second National Bank of Titusville*, 77 Pa. St. 102, referring to this provision in its application to National banks makes use of the following language: “Evidently the limitation of the indebtedness to the one-tenth in the 29th section, was intended as a general rule for conducting the business of the bank; a rule laid down from experience to regulate its loans for its own best interest and those of stockholders and creditors, not a rule to regulate its customers. It was, as remarked in *Fowler v. Scully*, a regulation to prevent

these associations from splitting on the rock which has ruined so many banks, to wit, *that of lending too much of their capital to one person or firm*. The intention being to protect the association and its stockholders and creditors from unwise banking, we cannot suppose it was meant to injure them by forbidding recovery of the injudicious loans."

In Vol. 29 of the Amer. & Eng. Ency. of Law, 2nd ed. p. 382, we find the following with respect to the limitation found in the National banking law: "The object of this provision of the statute was to guard National banks from the hazard of speculative loans, but it contemplated and permitted to an unlimited amount the discount of paper used and required in facilitating the transfer of property and money in the transaction of the legitimate business of the country." Citing *Oswego Second National Bank v. Burt*, 93 N. Y. 244.

It was evidently the intent of the Legislature in enacting the provision above referred to, as found in the banking law of this state, to guard the banks organized thereunder from the hazard of speculative loans, and to prevent such banks from advancing or loaning too much of their money to any one person, firm or corporation, and in construing the statute with respect to the exception, it is necessary to keep constantly in mind the purpose of the limitation, and not to construe the provision relating to the exceptions therefrom in such a way as to destroy the force and effect of the limitation itself. The exceptions to which I refer relate to the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, and which in my opinion should be strictly construed and should be held to apply to no transaction that did not clearly and fully come within the provisions of the statute in this particular. Black on Interpretation of Laws, 275.

I find that the questions which you submit for my consideration are quite fully considered in Pratt's Digest, pages 93-94-95, in their application to National banks, but I am unable to concur in some of the conclusions reached which do not seem to be based upon judicial decisions, and which, in my opinion, tend to defeat the very purpose of the limitation. It is an elementary proposition recognized by the courts with respect to statutory or constitutional inhibitions, that you cannot do indirectly that which you are prohibited from doing directly. In their application to commercial paper, the terms "loans" and "discounts" are synonymous. Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed. 381. The question who is borrower is not always to be determined from the position of the parties as they appear on the paper. The borrower may be the maker or the endorser. Pratt's Digest, 94. Our statute provides that in the discount of commercial or business paper actually owned by the person negotiating the same, it shall not be considered as money borrowed. The application of this provision, in my opinion, relates exclusively to the person negotiating the paper. The statute contemplates that he alone shall be considered as not receiving a loan from the bank. With respect to the maker of such paper who is primarily liable, if such maker has received credit at the bank to the full limit imposed by law, the bank should not be permitted to discount such paper, as in that event the liability of the maker would exceed the liability permitted by the general banking law, and if such a transaction should be permitted, it would indirectly defeat the very purpose for which this limitation was imposed.

In determining the questions submitted by you I realize that there may be some doubt as to the proper construction of these provisions in the ab-

sence of any judicial determination as to their proper meaning. In view of the fact that the several banks of this state organized under the general banking law, are subject to state supervision, not only for the protection of the banks themselves, but for the protection of the persons doing business with such banks, the laws relating thereto should be construed in such a manner as to afford such protection in every possible way, until such time as the courts may determine otherwise.

In answer to your first question, I would therefore say that in my opinion the amount which the directors of a bank would be authorized to loan to any person, or company, or corporation, or firm, by a two-thirds vote of its board of directors, would not exceed one-fifth of the capital and surplus of the bank, and it would be immaterial whether such loan was secured or unsecured, excepting, of course, loans on real estate or other collateral securities authorized by the general banking law.

In answer to your second question, I would say that the same rule would apply to any one line of commercial paper that would apply to any one person, company, firm or corporation.

In answer to your third question I would say that in my opinion it is immaterial whether such loan is secured by the bond or personal endorsement of the officers or directors of the firm company or corporation, or by the assignment of value as collateral, except where such loan is made upon real estate or other collateral securities recognized by the general banking law. In this connection I call your attention to the rule laid down in the *Amer. & Eng. Ency. of Law*, Vol. 21, 2nd ed., page 382, to the effect that "Drafts may be bona fide bills of exchange drawn upon actual existing values within the meaning of the statute, though not accompanied by specific bills of lading in each case. It is sufficient if they are drawn against property previously consigned and existing either in its original form or in the shape of proceeds of sales in the hands of the consignees." This rule, of course, applies to the federal statute. The state and federal statute being identical in this particular, unquestionably the same rule would apply to a bank organized under the general banking law of this State.

Respectfully yours,

CHAS. A. BLAIR,
Attorney General.

At the last session of the Legislature, section 39 of the banking law was amended so as to provide for two examinations of reserve city banks during the calendar year. I am very much pleased with the results obtained under this amendment and would suggest a further amendment providing for the examination of all state banks at least twice during the year. In this connection permit me to state that the Department is very much pleased with the co-operation it has uniformly received from the bankers of our state, in their desire to comply with the law.

The question of excessive loans, as defined by the rulings of the Attorney General, as shown by his letter in another part of this report, has been a very important one for the consideration of the bankers, and I am pleased to say that the Attorney General's interpretation of the law governing this question which has been closely followed by this Department during the past two years is now very generally observed. The uniform courtesy with which our letters of criticism to the banks have been observed and answered and the hearty co-operation of the executive officers of banks with the represen-

tatives of this Department, is highly appreciated by the Commissioner and bespeaks the most hearty co-operation of this Department and the banking interests of Michigan.

It affords me great pleasure at this time to acknowledge the valuable services rendered the Department by Deputy Commissioner Wm. Donovan, and examiners B. C. Jolly, Harmon Wendell, E. E. Ford, W. T. Bradford, Albert E. Manning, and Charles M. Turner.

Very respectfully,

A handwritten signature in dark ink, appearing to read "E. W. Moore". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Commissioner of the Banking Department.

ABSTRACT OF REPORTS.

STATE BANKING DEPARTMENT.

COMPARATIVE ABSTRACTS (STATE BANKS).

Comparative abstracts, giving the volume of business as shown by the last reports of Michigan State banks called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, and 1904, as made to the Commissioner of the Banking Department.

Resources.	December 11, 1889, 90 banks, 2 trust companies.	December 19, 1890, 106 banks, 2 trust companies.	December 2, 1891, 121 banks, 3 trust companies.	December 9, 1892, 138 banks, 3 trust companies.	December 19, 1893, 159 banks, 3 trust companies.
Loans and discounts.....	\$22,624,667 12	\$27,628,145 16	\$30,543,959 76	\$38,883,892 66	\$32,402,874 53
Stocks, bonds and mortgages.....	15,645,031 54	18,946,687 08	21,308,913 14	26,843,183 47	24,804,367 45
Overdrafts.....	165,315 19	183,645 30	195,618 49	222,549 92	206,537 17
Banking house, furniture and fix- tures.....	523,469 20	714,313 50	941,191 77	1,274,415 65	1,517,146 91
Other real estate.....	253,782 59	311,476 52	350,381 69	692,412 41	647,824 26
Expenses and taxes paid.....	276,624 57	266,114 72	307,386 48	364,088 85	395,207 14
Interest paid.....	210,872 79	217,130 03	145,482 78	271,426 84	352,701 34
Premiums paid.....					
Due from banks in reserve cities....	5,182,241 12	5,712,028 27	7,481,885 31	9,435,452 09	7,536,024 09
Due from other banks and bankers..	298,942 90	371,808 62	408,162 59	526,816 22	450,100 31
Exchanges for clearing house.....	200,024 37	152,723 76	319,354 22	306,521 91	246,416 43
Checks and cash items.....	150,252 88	308,018 92	242,213 13	209,602 16	302,096 21
Nickels and cents.....	11,720 48	11,047 14	15,630 82	18,382 56	24,102 73
Gold coin.....	396,827 00	483,564 49	849,656 57	1,039,932 42	1,098,747 47
Silver coin.....	171,666 15	167,925 17	215,054 78	293,818 72	259,119 76
United States and National bank notes.....	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,312,851 00
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80
Liabilities.					
Capital stock paid in.....	\$7,254,559 10	\$8,460,835 00	\$9,522,420 00	\$11,109,827 59	\$12,311,041 98
Surplus fund.....	1,132,329 90	1,502,849 44	1,704,248 31	2,124,487 81	2,443,906 07
Gross undivided earnings.....	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14	2,639,574 57
Dividends unpaid.....	2,571 63	6,234 00	2,158 87	5,739 37	18,081 02
Individual deposits.....	7,879,586 71	9,300,393 00	11,750,841 68	16,948,803 62	14,529,942 64
Certificates of deposit.....	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,686,895 92
Savings deposits.....	23,669,030 20	27,779,136 09	31,186,303 14	37,909,010 12	32,216,067 08
Certified checks.....	29,987 61	40,450 93	37,541 35	67,981 89	42,076 74
Cashiers' checks outstanding.....	21,097 57	5,802 67	30,594 71	36,445 82	29,031 78
Due to banks and bankers.....	809,678 07	1,325,103 37	1,599,224 96	1,869,503 31	1,437,360 49
Notes and bills rediscounted.....	386,429 76	517,866 12	391,719 61	279,390 41	654,100 98
Bills payable.....	37,000 00	44,700 00	51,200 00	131,349 93	148,037 53
Liabilities other than above stated..					
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80

REPORT OF THE COMMISSIONER.

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Comparative abstracts (State Banks).—Continued.

Resources.	December 19, 1894, 164 banks, 4 trust companies.	December 13, 1895, 169 banks, 4 trust companies.	December 17, 1896, 173 banks, 4 trust companies.	December 15, 1897, 177 banks, 3 trust companies.	December 1, 1898, 182 banks, 3 trust companies.
Loans and discounts.....	\$34,320,138 74	\$40,179,933 36	\$36,982,440 70	\$38,601,940 09	\$41,384,075 83
Stocks, bonds and mortgages.....	26,516,601 07	27,852,301 82	28,451,447 71	31,926,938 07	37,453,689 93
Overdrafts.....	192,415 39	224,066 95	199,468 95	227,624 36	298,762 48
Banking house, furniture and fix- tures.....	1,694,992 89	1,758,139 62	1,814,724 74	1,820,639 66	1,906,096 96
Other real estate.....	719,150 15	882,473 08	1,237,183 41	1,593,803 10	2,054,891 06
Expenses and taxes paid.....	403,575 78				
Interest paid.....	312,758 62				
Premiums paid.....		23,493 99	26,213 98	41,708 51	47,333 15
Due from banks in reserve cities....	9,653,012 05	9,527,910 70	10,689,631 08	14,460,853 39	15,656,008 52
Due from other banks and bankers..	361,668 44	392,582 07	481,787 89	837,584 03	893,192 24
Exchanges for clearing house.....	352,725 79	360,473 16	429,334 91	396,454 61	418,372 26
Checks and cash items.....	213,076 23	377,047 46	285,151 36	295,907 52	341,835 45
Nickels and cents.....	26,840 53	20,384 28	22,407 73	22,543 68	24,283 58
Gold coin.....	1,683,739 65	2,028,483 58	2,286,076 60	2,273,685 90	2,448,122 25
Silver coin.....	269,032 24	277,618 80	289,390 11	307,063 09	387,684 17
United States and National bank notes.....	2,152,421 00	2,065,781 00	2,530,816 00	2,590,180 00	2,754,711 00
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88
Liabilities.					
Capital stock paid in.....	\$12,600,820 00	\$12,513,117 21	\$12,458,275 00	\$12,010,200 00	\$12,003,600 00
Surplus fund.....	2,589,052 49	2,735,755 49	2,876,322 12	2,986,650 27	2,981,382 73
Gross undivided earnings.....	2,698,387 31	*2,112,933 75	*2,042,341 06	*1,927,498 40	*1,958,531 34
Dividends unpaid.....	17,696 03	23,539 94	14,629 00	16,430 88	8,204 48
Individual deposits.....	15,476,103 85	16,562,755 06	15,274,265 98	18,025,578 88	20,599,904 56
Certificates of deposit.....	7,024,676 13	8,364,560 85	7,530,592 54	8,576,587 67	9,782,646 49
Savings deposits.....	35,939,957 25	41,192,483 54	42,055,852 60	48,076,282 71	54,105,981 76
Certified checks.....	65,583 23	85,970 78	140,220 18	67,246 32	111,903 86
Cashiers' checks outstanding.....	24,974 06	33,828 85	22,834 67	13,771 80	19,723 43
Due to banks and bankers.....	2,007,773 87	1,936,615 12	2,441,456 29	3,647,253 47	4,420,425 42
Notes and bills rediscounted.....	354,059 88	359,129 28	273,075 73	36,886 14	51,754 81
Bills payable.....	73,064 47	45,000 00	32,000 00	13,148 38	25,000 00
Liabilities other than above stated..			524,200 00		
Totals.....	\$78,872,148 57	\$85,970,689 87	\$85,686,065 17	\$95,397,535 01	\$106,069,058 88

*Undivided earnings, less current expenses interest and taxes paid.

STATE BANKING DEPARTMENT.

Comparative abstracts

Resources.	December 2, 1899, 187 banks, 3 trust companies.
Loans and discounts.....	\$50,272,936 26
Stocks, bonds and mortgages.....	43,420,804 26
Overdrafts.....	334,526 17
Banking house, furniture and fixtures.....	2,075,425 01
Other real estate.....	2,032,366 69
Expenses and taxes paid.....	
Interest paid.....	
Premiums paid.....	213,747 47
Due from banks in reserve cities.....	14,395,138 44
Due from other banks and bankers.....	999,267 91
Exchanges for clearing house.....	451,809 45
Checks and cash items.....	385,617 28
Nickels and cents.....	26,844 79
Gold coin.....	2,782,654 49
Silver coin.....	383,374 38
United States and National bank notes.....	3,016,402 00
Totals.....	\$120,790,914 60
Liabilities.	
Capital stock paid in.....	\$12,262,100 00
Surplus fund.....	2,987,971 24
Undivided earnings net.....	2,102,350 42
Dividends unpaid.....	11,914 42
Individual deposits.....	24,522,326 97
Certificates of deposit.....	12,250,239 67
Savings deposits.....	62,660,212 66
Certified checks.....	66,649 37
Cashiers' checks outstanding.....	83,450 18
Due to banks and bankers.....	3,748,526 37
Notes and bills rediscounted.....	14,000 00
Bills payable.....	81,173 30
Liabilities other than above stated.....	
Totals.....	\$120,790,914 60

REPORT OF THE COMMISSIONER.

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(State Banks).—Concluded.

December 13, 1900, 192 banks, 3 trust companies,	December 10, 1901, 213 banks, 3 trust companies,	November 25, 1902, 228 state banks, 4 trust companies,	November 17, 1903, 242 state banks, 4 trust companies, 1 society for savings.	September 6, 1904, 248 state banks, 4 trust companies, 1 society for savings.
\$53,161,024 07	\$61,706,112 90	\$71,029,727 87	\$76,013,937 01	\$78,746,336 05
46,495,505 41	55,903,472 79	62,718,889 40	66,317,185 97	68,383,331 90
242,650 61	244,675 75	298,124 85	301,921 98	197,553 07
2,245,982 87	2,331,104 32	2,428,779 83	2,747,383 27	2,902,806 42
2,060,599 30	1,764,547 92	1,740,305 79	1,655,978 73	1,608,035 94
.....
337,043 17	323,505 22	295,373 97	264,608 79	241,162 15
16,304,200 53	19,334,239 13	19,566,876 95	20,455,482 93	21,137,556 22
1,154,911 42	1,597,714 10	1,818,528 06	1,363,614 21	1,287,220 02
422,415 20	906,754 45	643,168 60	628,326 98	854,065 78
320,197 45	343,580 67	531,318 02	418,158 14	353,232 19
30,507 54	33,336 21	45,262 35	58,008 16	73,587 98
3,246,550 00	3,245,496 21	3,634,079 16	3,859,868 27	4,499,431 65
422,770 86	452,093 97	512,225 31	663,741 42	599,619 41
3,514,851 00	4,606,396 11	4,457,448 25	4,686,754 47	5,049,774 00
.....
\$129,959,209 43	\$152,193,029 75	\$169,720,108 41	\$179,434,970 33	\$185,933,712 78
.....
\$12,953,523 85	\$14,035,880 00	\$14,842,470 00	\$15,919,551 21	\$16,111,120 00
3,065,924 18	3,762,660 91	4,959,893 71	5,560,112 18	6,471,703 33
2,430,966 72	2,932,193 32	3,251,864 56	3,565,570 84	3,055,451 39
10,178 36	4,929 72	2,876 72	3,511 36	5,291 14
24,840,803 37	29,540,186 91	34,503,984 97	37,280,300 03	38,287,417 40
12,341,536 00	14,664,986 47	16,952,741 46	17,570,185 09	16,679,540 71
69,548,293 05	81,609,318 57	89,278,662 99	93,473,139 78	99,782,932 96
98,418 48	94,652 52	194,520 09	110,395 49	191,493 34
27,222 23	68,734 87	146,271 08	77,541 33	136,795 00
4,481,075 44	5,368,915 27	5,259,834 85	5,365,378 83	4,902,817 34
35,799 00	6,071 19	75,479 88	97,711 15	76,405 96
125,468 75	104,500 00	251,508 10	411,573 04	232,744 21
.....
\$129,959,209 43	\$152,193,029 75	\$169,720,108 41	\$179,434,970 33	\$185,933,712 78

STATE BANKING DEPARTMENT.

COMPARATIVE ABSTRACTS, (NATIONAL BANKS).

Comparative abstracts, showing the volume of business of the national banks of the State from the last reports called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, and 1904, as made to and furnished this department by the comptroller of the currency at Washington.

Resources.	December 11, 1889, 113 national banks.	December 19, 1890, 109 national banks.	December 2, 1891, 106 national banks.	December 9, 1892, 104 national banks.	December 19, 1893, 99 national banks.
Loans and discounts.....	\$45,860,178 79	\$47,527,375 32	\$48,424,955 39	\$52,752,163 51	\$40,783,209 13
Stocks, bonds and mortgages.....	4,716,830 60	4,289,671 45	4,231,798 09	5,623,070 40	6,945,499 58
Overdrafts.....	214,415 50	219,314 54	222,506 90	292,210 95	187,479 07
Due from reserve agents.....	5,273,805 17	6,000,383 99	6,942,032 64	8,304,177 63	6,191,185 16
Due from other banks and bankers..	1,417,240 70	1,531,500 83	2,055,712 68	2,457,593 23	1,508,833 10
Banking house, furniture and fix- tures.....	1,161,347 88	1,175,007 50	1,140,593 47	1,092,330 52	1,059,013 55
Other real estate.....	696,499 38	807,729 15	654,818 49	597,433 76	523,837 66
Current expenses and taxes paid....	314,041 78	316,798 82	308,899 32	330,626 32	.....
Exchanges for clearing house.....	351,040 73	291,486 06	531,466 31	420,011 79	414,646 27
Checks and cash items.....	206,917 13	252,540 59	222,864 76	209,288 40	208,277 54
Cash.....	5,156,435 60	5,363,033 64	5,337,462 12	5,479,123 70	5,352,544 48
Due from United States treasurer...	175,937 44	166,537 96	155,501 41	201,723 10	269,208 62
Premiums on United States bonds...	506,812 27	416,961 40	326,649 58	415,932 79	448,743 01
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17
Liabilities.					
Capital stock paid in.....	\$15,674,600 00	\$15,539,600 00	\$15,244,600 00	\$15,034,000 00	\$14,584,000 00
Surplus fund.....	3,173,932 03	3,332,775 18	3,715,238 33	3,858,283 29	3,769,273 96
Gross undivided earnings.....	2,589,639 53	2,715,207 61	2,359,221 32	2,375,539 99	*1,879,151 51
Dividends unpaid.....	25,279 32	9,632 59	36,373 86	18,212 61	17,180 18
Individual deposits.....	35,217,989 08	36,792,399 46	38,500,510 19	42,409,084 23	31,789,116 14
United States deposits.....	.....	566,999 05	483,927 31	330,558 68	401,760 31
Due to banks and bankers.....	5,857,859 32	6,052,260 90	7,140,938 64	9,946,624 23	6,100,036 83
National bank notes outstanding....	2,853,300 00	2,660,200 00	2,587,020 00	3,281,300 00	4,557,055 00
Notes and bills rediscounted.....	658,903 69	689,166 46	462,157 73	466,083 07	426,228 15
Bills payable.....	.....	100 00	23,000 00	.....	367,442 03
Liabilities other than those above stated.....	.....	.....	2,274 38	516,000 00	233 06
Totals.....	\$66,051,502 97	\$68,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17

*Undivided earnings, less expenses and taxes paid.

REPORT OF THE COMMISSIONER.

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Comparative abstracts, (National Banks).—Continued.

Resources.	December 19, 1894, 96 national banks.	December 13, 1895, 94 national banks.	December 17, 1896, 89 national banks.	December 15, 1897, 82 national banks.	December 1, 1898, 81 national banks.
Loans and discounts.....	\$43,083,288 41	\$44,736,533 88	\$40,304,416 58	\$41,143,927 46	\$42,919,871 77
Stocks, bonds and mortgages.....	6,808,219 06	6,795,879 01	6,061,223 33	6,572,265 92	9,766,446 01
Overdrafts.....	191,899 31	184,138 47	174,561 83	169,842 80	220,627 59
Due from reserve agents.....	7,158,187 74	5,697,542 13	8,051,478 98	11,777,125 43	10,816,560 04
Due from other banks and bankers. Banking house, furniture and fix- tures.....	2,138,681 61 1,057,140 95	1,754,960 91 1,016,259 30	2,145,066 98 1,029,048 72	3,492,498 90 943,880 03	3,757,850 18 1,019,100 09
Other real estate.....	556,397 40	690,205 85	796,229 53	880,219 77	1,061,231 36
Current expense and taxes paid.....					
Exchanges for clearing house.....	300,541 92	243,688 09	333,694 76	358,309 99	392,218 02
Checks and cash items.....	226,913 43	180,616 79	199,702 79	136,857 46	179,112 92
Cash.....	5,089,305 10	5,039,661 46	5,333,487 61	5,505,338 94	5,982,621 40
Due from United States treasurer...	240,670 62	236,528 07	231,775 11	209,475 82	234,094 42
Premiums on United States bonds..	430,463 13	414,815 00	375,089 75	365,223 50	465,448 84
Totals.....	\$67,281,708 68	\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64
Liabilities.					
Capital stock paid in.....	\$13,634,000 00	\$13,434,000 00	\$12,959,000 00	\$11,945,000 00	\$11,770,000 00
Surplus fund.....	3,572,570 99	3,631,010 78	3,418,221 47	3,242,018 09	3,188,318 72
Undivided earnings net.....	1,803,480 48	1,789,465 90	1,687,088 73	1,394,998 14	1,374,061 73
Dividends unpaid.....	8,348 50	11,509 58	9,156 46	17,563 29	20,387 30
Individual deposits.....	34,718,215 02	35,612,374 38	34,391,087 75	39,217,006 25	43,486,965 94
United States deposits.....	383,962 29	357,750 18	409,961 73	401,136 29	1,255,821 32
Due to banks and bankers.....	8,641,246 57	7,406,212 51	8,280,695 23	11,772,976 46	11,760,185 28
National bank notes outstanding....	4,141,997 50	4,202,742 50	4,071,495 00	3,551,767 50	3,958,300 00
Notes and bills rediscounted.....	316,887 33	386,898 33	140,289 20	2,500 00	
Bills payable.....	61,000 00	137,500 00	88,400 00	10,000 00	
Liabilities other than those above stated.....		1,364 80	380 40		1,142 35
Totals.....	\$67,281,708 68	\$66,970,828 96	\$65,435,775 97	\$71,554,966 02	\$76,815,182 64

Comparative abstracts

Resources.	December 2, 1899. 80 national banks.
Loans and discounts.....	\$47,581,061 50
Stocks, bonds and mortgages.....	11,652,043 11
Overdrafts.....	194,788 80
Due from reserve agents.....	8,671,815 91
Due from other banks and bankers.....	3,647,971 66
Banking house, furniture and fixtures.....	1,003,999 44
Other real estate.....	1,060,810 20
Current expenses and taxes paid.....	
Exchange for clearing house.....	597,274 04
Checks and cash items.....	240,308 50
Cash.....	6,151,557 96
Due from United States treasurer.....	242,948 86
Premiums on United States bonds.....	453,937 69
Totals.....	\$81,498,517 67
Liabilities.	
Capital stock paid in.....	\$11,440,000 00
Surplus fund.....	3,157,388 20
Undivided earnings net.....	1,563,841 93
Dividends unpaid.....	17,340 81
Individual deposits.....	49,920,532 09
United States deposits.....	1,354,864 72
Due to banks and bankers.....	9,738,696 81
National bank notes outstanding.....	4,250,300 00
Notes and bills rediscounted.....	23,644 61
Bills payable.....	27,000 00
Liabilities other than those above stated.....	4,908 50
Totals.....	\$81,498,517 67

REPORT OF THE COMMISSIONER.

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(National Banks).—Concluded.

December 13, 1900. 85 national banks.	December 10, 1901. 85 national banks.	November 25, 1902. 84 national banks.	November 17, 1903. 87 national banks.	September 6, 1904. 88 national banks.
\$51,651,236 44	\$54,938,142 28	\$60,694,986 71	\$64,088,225 33	\$65,803,150 16
12,318,672 86	14,141,822 34	15,106,385 98	16,331,297 13	16,876,755 37
246,158 27	286,561 65	349,047 07	351,732 17	249,830 11
10,658,399 31	11,231,301 10	10,167,335 72	9,147,612 91	10,991,502 16
3,463,374 00	4,058,641 12	3,845,841 49	4,174,213 53	4,414,365 24
1,142,970 99	1,150,952 69	1,300,681 27	1,363,481 00	1,488,498 28
927,158 12	696,254 41	455,261 67	393,115 75	380,373 53
.....
415,477 92	930,166 52	578,212 52	499,453 75	715,114 06
182,689 83	204,714 74	239,577 39	182,558 75	270,131 43
7,105,053 78	7,358,362 08	6,554,095 31	6,834,835 11	7,553,259 40
308,427 88	336,238 00	326,770 50	378,175 67	399,420 00
203,917 94	228,358 81	356,315 39	311,370 92	255,738 73
\$88,623,537 34	\$95,561,515 74	\$99,974,511 02	\$104,056,072 02	\$109,398,138 47
\$11,578,000 00	\$11,548,750 00	\$11,380,000 00	\$12,530,000 00	\$12,730,000 00
3,276,188 20	3,052,638 20	3,416,538 20	3,782,538 20	4,266,688 20
1,850,274 85	2,007,685 64	2,157,217 18	2,454,374 37	2,094,959 00
13,983 81	18,542 81	13,357 81	16,440 61	5,156 93
54,232,091 31	59,593,561 95	63,316,731 07	65,305,659 11	69,945,810 33
1,391,304 19	1,772,959 84	2,150,114 62	2,404,832 56	1,712,739 74
11,024,083 47	11,764,875 41	11,611,241 60	10,418,980 57	11,323,976 44
5,160,102 50	5,580,200 00	5,639,200 00	6,774,840 00	7,218,930 00
11,989 72	5,500 00	21,500 00	182,202 70	41,595 90
75,000 00	205,000 00	107,000 00	178,000 00	35,000 00
10,519 29	11,801 89	161,610 54	8,203 90	23,281 93
\$88,623,537 34	\$95,561,515 74	\$99,974,511 02	\$104,056,072 02	\$109,398,138 47

STATE BANKING DEPARTMENT.

STATE BANKS.

Abstracts of reports made by the State banks of Michigan to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officers, viz: January 22, March 28, June 9 and September 6, 1904. For reports of individual State banks and trust companies see succeeding pages.

Resources.	Report of Jan. 22, 244 state banks, 4 trust companies, 1 society for savings.	Report of March 28, 244 state banks, 4 trust companies, 1 society for savings.	Report of June 9, 247 state banks, 4 trust companies, 1 society for savings.	Report of Sept. 6, 248 state banks, 4 trust companies, 1 society for savings.
Loans and discounts.....	\$64,756,198 37	\$76,923,069 75	\$77,902,860 68	\$78,746,336 05
Bonds, mortgages and securities.....	66,026,452 05	66,659,443 20	67,759,376 95	67,462,511 90
Premiums paid on bonds.....	256,572 56	253,856 81	250,914 23	241,162 15
Overdrafts.....	252,082 52	231,018 56	251,997 12	197,553 07
Banking house.....	2,788,579 53	2,798,064 57	2,841,261 15	2,902,806 42
Furniture and fixtures.....				
Other real estate.....	1,674,975 45	1,688,971 43	1,641,856 00	1,608,035 94
Due from other banks and bankers (not reserve cities).....	742,663 28	943,233 04	815,793 16	760,158 86
Items in transit.....	625,050 77	708,084 62	606,087 57	527,061 16
United States bonds.....	866,580 00	870,580 00	924,200 00	920,820 00
Due from banks in reserve cities.....	21,614,690 61	21,641,441 70	20,552,810 59	21,137,556 22
Exchanges for clearing house.....	574,397 88	578,091 20	654,467 32	854,065 78
U. S. and National bank currency.....	5,478,680 25	4,791,615 25	5,416,494 30	5,049,774 00
Gold coin.....	3,984,079 56	4,171,170 46	4,302,484 33	4,499,431 65
Silver coin.....	700,597 57	607,668 46	615,673 13	599,619 41
Nickels and cents.....	73,323 22	76,240 53	72,875 50	73,587 98
Checks, cash items and internal revenue account..	368,051 30	290,116 29	336,854 89	353,232 19
Totals.....	\$170,782,974 90	\$183,237,685 87	\$184,946,006 92	\$185,933,712 78
Liabilities.				
Capital stock paid in.....	\$16,031,811 21	\$15,990,430 00	\$16,023,120 00	\$16,111,120 00
Surplus fund.....	6,136,914 65	6,130,652 92	6,209,118 85	6,471,703 33
Undivided profits, less current expenses, interest and taxes paid.....	2,649,653 92	3,064,009 38	3,335,697 23	3,055,451 39
Dividends unpaid.....	23,803 61	4,352 38	6,605 02	5,291 14
Commercial deposits subject to check.....	37,769,077 04	37,242,032 58	37,835,158 12	38,287,417 40
Commercial certificates of deposit.....	17,342,225 34	17,333,257 19	17,452,876 73	16,679,540 71
Due to banks and bankers.....	5,764,457 58	5,554,521 34	5,128,646 82	4,902,817 34
Certified checks.....	95,435 67	163,517 09	139,106 78	191,493 34
Cashier's checks outstanding.....	81,910 79	84,035 81	81,577 25	136,795 00
Savings deposits.....	68,213,169 69	80,933,909 25	80,458,277 19	81,709,866 57
Savings certificates of deposit.....	16,327,504 40	16,422,721 31	17,866,551 18	18,073,066 39
Notes and bills rediscounted.....	56,011 00	108,697 50	78,281 65	76,405 96
Bills payable.....	201,000 00	205,548 52	330,990 10	232,744 21
Totals.....	\$170,782,974 90	\$183,237,685 87	\$184,946,006 92	\$185,933,712 78

REPORT OF THE COMMISSIONER.

XXXI

NATIONAL BANKS.

Abstracts of reports made by the national banks of Michigan to the Commissioner of the Banking Department January 22, March 28, June 9 and September 6, 1904. For reports of individual national banks see succeeding pages.

Resources.	Report of Jan. 22 88 national banks.	Report of March 28, 88 national banks.	Report of June 9 88 national banks.	Report of Sept. 6, 88 national banks.
Loans and discounts.....	\$63,238,384 09	\$65,382,342 32	\$64,343,109 61	\$65,803,150 16
Overdrafts, secured and unsecured.....	303,821 22	302,885 75	273,673 70	249,830 11
U. S. bonds to secure circulation.....	7,073,800 00	7,191,300 00	7,473,800 00	7,323,800 00
U. S. bonds to secure U. S. deposits.....	2,387,500 00	2,207,500 00	1,912,500 00	1,812,500 00
Other bonds to secure U. S. deposits.....			232,760 00	
U. S. bonds on hand.....	246,100 00	207,100 00	258,700 00	495,180 00
Premiums on U. S. bonds.....	291,129 69	275,322 19	267,314 07	255,738 73
Stocks, securities, etc.....	7,090,931 69	6,779,013 22	7,090,421 59	7,245,275 37
Banking house, furniture and fixtures.....	1,390,450 25	1,420,278 39	1,467,016 25	1,488,498 28
Other real estate owned.....	391,787 02	376,943 84	372,555 38	380,373 53
Due from National banks (not reserve agents)....	2,886,945 18	2,593,210 85	2,773,861 29	2,995,586 43
Due from State banks and bankers.....	1,301,424 46	1,293,299 76	1,171,938 39	1,418,778 81
Due from approved reserve agents.....	11,070,220 60	10,135,713 48	9,908,052 37	10,991,502 16
Checks and other cash items.....	166,581 91	223,347 98	165,050 95	270,131 43
Exchanges for clearing house.....	421,938 91	710,533 51	465,985 95	715,114 06
Notes of other National banks.....	636,421 00	517,967 00	779,849 00	677,751 00
Fractional paper currency, nickels and cents.....	49,775 77	43,968 39	51,942 06	46,685 44
Specie.....	4,333,262 61	4,086,844 85	4,557,344 80	4,517,720 96
Legal tender notes.....	2,306,487 00	1,797,383 00	2,520,942 00	2,311,102 00
Redemption fund with U. S. treasurer (5% of circulation).....	350,065 50	353,390 00	373,665 00	366,165 00
Due from U. S. treasurer, other than 5% redemption fund.....	64,479 50	56,725 34	26,278 00	33,255 00
Totals.....	\$106,001,506 40	\$105,955,069 87	\$106,486,760 41	\$109,398,138 47
Liabilities.				
Capital stock paid in.....	\$12,730,000 00	\$12,730,000 00	\$12,730,000 00	\$12,730,000 00
Surplus fund.....	4,219,288 20	4,224,788 20	4,221,188 20	4,206,688 20
Undivided profits less expenses and taxes paid....	1,806,002 14	2,093,319 90	2,263,109 79	2,094,959 00
National bank notes outstanding.....	6,993,190 00	7,031,730 00	7,343,530 00	7,218,930 00
Due to other National banks.....	3,248,332 69	3,040,239 17	2,953,413 33	3,178,948 92
Due to State banks and bankers.....	8,430,384 24	8,519,987 99	8,174,597 10	8,145,027 52
Dividends unpaid.....	21,057 39	20,784 31	7,662 00	5,156 93
Individual deposits subject to check.....	65,728,060 63	66,067,243 51	66,847,708 60	66,945,810 33
United States deposits.....	2,330,858 41	1,863,822 58	1,588,603 46	1,543,072 65
Deposits of U. S. disbursing officers.....	76,903 68	76,260 75	70,203 04	109,667 09
Notes and bills rediscounted.....	126,529 47	206,493 46	162,960 44	41,595 90
Bills payable.....	283,400 00	75,400 00	60,000 00	35,000 00
Liabilities other than those above stated.....	7,499 55	5,000 00	63,784 45	23,281 93
Totals.....	\$106,001,506 40	\$105,955,069 87	\$106,486,760 41	\$109,398,138 47

STATE BANKING DEPARTMENT.

STATE AND NATIONAL BANKS.

Abstracts showing the total volume of business transacted by the State and national banks and trust companies of Michigan, as made to the Commissioner of the Banking Department January 22, March 28, June 9 and September 6, 1904.

Resources.	Report of Jan. 22, 244 State banks, 88 national banks, 4 trust companies, 1 society for savings.	Report of March 28, 244 State banks, 88 national banks, 4 trust companies, 1 society for savings.	Report of June 9, 247 State banks, 88 national banks, 4 trust companies, 1 society for savings.	Report of Sept. 6, 248 State banks, 88 national banks, 4 trust companies, 1 society for savings.
Loans and discounts.....	\$127,994,582 46	\$142,310,432 07	\$142,245,970 29	\$144,549,486 21
Stocks, bonds and mortgages.....	73,117,383 74	73,438,456 42	74,849,798 54	74,707,787 27
Overdrafts.....	555,903 74	533,904 31	525,670 82	447,383 18
U. S. bonds to secure circulation.....	7,073,800 00	7,191,300 00	7,473,800 00	7,323,800 00
U. S. bonds to secure U. S. deposits.....	2,387,500 00	2,207,500 00	1,912,500 00	1,812,500 00
Other bonds to secure U. S. deposits.....			232,700 00	
U. S. bonds on hand.....	1,112,680 00	1,077,680 00	1,182,900 00	1,416,000 00
Premiums paid.....	547,702 25	529,179 00	518,228 30	496,900 88
Banking house, furniture and fixtures.....	4,179,029 78	4,218,342 96	4,308,277 40	4,391,304 70
Other real estate.....	2,066,762 47	2,065,915 27	2,014,411 38	1,988,409 47
Due from other banks and bankers.....	5,556,083 69	5,537,828 27	5,367,680 41	5,701,585 26
Due from banks in reserve cities.....	32,684,911 21	31,777,155 18	30,460,862 96	32,129,058 38
Checks and other cash items.....	534,633 21	513,464 27	501,905 84	623,363 62
Exchanges for clearing house.....	996,336 77	1,288,624 71	1,120,453 27	1,569,179 84
Nickels and cents.....	123,098 99	120,208 92	124,817 56	120,273 42
Specie.....	9,017,939 74	8,865,683 77	9,475,502 26	9,616,772 02
U. S. and National bank notes.....	8,421,588 25	7,106,965 25	8,717,285 30	8,038,627 00
Redemption fund with U. S. treasurer (5 per cent. of circulation).....	350,065 50	353,390 00	373,665 00	366,165 00
Due from U. S. treasurer, other than 5 per cent. redemption fund.....	64,479 50	56,725 34	26,278 00	33,255 00
Totals.....	\$276,784,481 30	\$289,192,755 74	\$291,432,767 33	\$295,331,851 25
Liabilities.				
Capital stock paid in.....	\$28,761,811 21	\$28,720,430 00	\$28,753,120 00	\$28,841,120 00
Surplus fund.....	10,356,202 85	10,355,441 12	10,430,307 05	10,738,391 53
Undivided profits less expenses and taxes paid....	4,455,656 06	5,157,329 28	5,598,807 02	5,150,410 39
National bank notes outstanding.....	6,993,190 00	7,031,730 00	7,343,530 00	7,218,930 00
Dividends unpaid.....	44,861 00	25,136 69	14,267 02	10,448 07
Commercial deposits.....	121,016,709 47	120,890,086 78	122,356,427 48	125,241,056 78
Savings deposits.....	84,540,674 09	97,356,630 56	98,324,828 37	99,782,932 96
United States deposits.....	2,407,762 09	1,940,083 33	1,658,806 50	1,712,739 74
Due to banks and bankers.....	17,443,174 51	17,114,748 50	16,256,657 25	16,226,793 88
Notes and bills rediscounted.....	182,540 47	315,190 96	241,242 09	118,001 86
Bills payable.....	574,400 00	280,948 52	390,990 10	267,744 21
Liabilities other than those above stated.....	7,499 55	5,000 00	63,784 45	23,281 93
Totals.....	\$276,784,481 30	\$289,192,755 74	\$291,432,767 33	\$295,331,851 25

REPORT OF THE COMMISSIONER.

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DETROIT.

STATE BANKS.

Abstracts of the published reports of the thirteen State banks, two trust companies and one society for savings in the city of Detroit, as made to the Commissioner of the Banking Department January 22, March 28, June 9 and September 6, 1904.

Resources.	Report of Jan. 22, 13 State banks, 2 trust companies, 1 society for savings.	Report of March 28, 13 State banks, 2 trust companies, 1 society for savings.	Report of June 9, 13 State banks, 2 trust companies, 1 society for savings.	Report of Sept. 6, 13 State banks, 2 trust companies, 1 society for savings.
Loans and discounts.....	\$27,110,904 57	\$27,932,749 08	\$27,563,057 68	\$28,802,783 39
Bonds, mortgages and securities.....	33,100,425 54	33,299,156 17	33,961,133 95	32,891,330 90
Premiums paid on bonds.....	142,217 25	135,968 95	138,365 95	130,652 44
Overdrafts.....	9,636 64	9,696 48	16,062 22	16,386 73
Banking house.....	690,064 95	691,791 73	690,625 53	696,865 67
Furniture and fixtures.....				
Other real estate.....	1,147,339 23	1,149,411 00	1,102,273 89	1,089,479 41
Due from other banks and bankers (not reserve cities).....	163,419 14	194,600 82	241,197 93	208,541 61
Items in transit.....	239,097 57	301,012 67	313,460 91	276,977 44
United States bonds.....	625,000 00	625,000 00	625,000 00	625,000 00
Due from banks in reserve cities.....	7,786,016 34	7,895,907 49	7,829,191 93	8,174,750 27
Exchanges for clearing house.....	378,274 44	374,975 81	433,517 90	526,913 87
U. S. and National bank currency.....	2,131,328 25	1,615,026 00	1,981,646 00	1,991,933 00
Gold coin.....	2,041,703 10	2,209,120 30	2,177,366 17	2,407,800 54
Silver coin.....	191,375 89	185,743 25	155,529 80	169,896 03
Nickels and cents.....	25,018 16	27,909 31	24,950 00	25,369 84
Checks, cash items and internal revenue account..	155,943 17	101,278 81	131,053 18	116,712 39
Totals.....	\$75,937,764 24	\$76,749,347 87	\$77,384,433 04	\$78,151,393 53
Liabilities.				
Capital stock paid in.....	\$5,000,000 00	\$5,000,000 00	\$5,000,000 00	\$5,000,000 00
Surplus fund.....	2,955,000 00	2,955,000 00	2,955,000 00	2,996,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,138,189 69	1,154,893 97	1,318,310 76	1,306,848 46
Dividends unpaid.....	4,902 00	1,580 00	1,625 00	899 92
Commercial deposits subject to check.....	15,004,307 32	14,697,047 74	15,414,003 95	15,768,696 67
Commercial certificates of deposit.....	4,990,493 38	4,981,171 24	5,140,071 44	5,409,335 59
Due to banks and bankers.....	4,831,311 98	4,669,402 92	4,332,851 80	4,133,178 43
Certified checks.....	54,567 76	124,045 04	104,253 28	163,887 62
Cashier's checks outstanding.....	59,952 66	52,490 82	51,245 23	119,152 00
Savings deposits.....	39,264,606 51	40,329,892 80	40,333,057 62	40,256,122 82
Savings certificates of deposit.....	2,634,432 94	2,763,833 24	2,694,013 96	2,946,771 42
Notes and bills rediscounted.....				50,000 00
Bills payable.....		20,000 00	40,000 00	
Totals.....	\$75,937,764 24	\$76,749,347 87	\$77,384,433 04	\$78,151,393 53

STATE BANKING DEPARTMENT.

DETROIT.

NATIONAL BANKS.

Abstracts of the published reports of the five national banks in the city of Detroit, as made to the Commissioner of the Banking Department, January 22, March 28, June 9 and September 6, 1904.

Resources.	Report of Jan. 22, 5 national banks.	Report of March 28, 5 national banks.	Report of June 9, 5 national banks.	Report of Sept. 6, 5 national banks.
Loans and discounts.....	\$16,214,597 22	\$16,824,258 78	\$15,762,202 53	\$17,038,566 97
Overdrafts, secured and unsecured.....	5,005 10	3,814 41	1,628 42	4,666 68
U. S. bonds to secure circulation.....	1,250,000 00	1,300,000 00	1,350,000 00	1,350,000 00
U. S. bonds to secure U. S. deposits.....	900,000 00	750,000 00	675,000 00	675,000 00
U. S. bonds on hand.....	130,000 00	130,000 00	205,000 00	215,000 00
Premiums on U. S. bonds.....	92,818 75	79,350 00	74,250 00	73,975 00
Stocks, securities, etc.....	1,528,115 07	1,552,388 55	1,725,912 30	1,760,884 12
Banking house, furniture and fixtures.....	33,375 00	33,025 00	33,000 00	32,550 00
Other real estate, and mortgages owned.....	56,071 64	56,071 64	56,071 64	56,071 64
Due from National banks (not reserve agents)....	1,964,363 20	1,661,199 58	1,997,337 92	2,055,003 90
Due from State banks and bankers.....	448,709 90	418,954 35	384,628 47	422,301 20
Due from approved reserve agents.....	2,989,681 74	2,295,587 41	2,769,127 89	2,973,609 31
Checks and other cash items.....	26,623 38	30,197 20	22,706 80	42,140 32
Exchanges for clearing house.....	294,348 66	612,351 29	314,667 13	522,631 00
Notes of other National banks.....	186,591 00	117,109 00	287,784 00	247,080 00
Fractional paper currency, nickels and cents.....	10,806 83	10,460 61	16,512 00	11,933 61
Specie.....	1,331,868 00	1,212,615 75	1,385,581 00	1,535,562 50
Legal tender notes.....	1,055,645 00	598,250 00	1,103,217 00	1,159,953 00
Redemption fund with U. S. treasurer (5% of circulation).....	62,500 00	64,550 00	67,500 00	67,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	42,500 00	20,100 00	10,350 00	18,000 00
Totals.....	\$28,643,620 49	\$27,770,283 57	\$28,242,477 10	\$30,262,429 25
Liabilities.				
Capital stock paid in.....	\$4,100,000 00	\$4,100,000 00	\$4,100,000 00	\$4,100,000 00
Surplus fund.....	1,114,500 00	1,114,500 00	1,114,500 00	1,115,000 00
Undivided profits less expenses and taxes paid....	329,529 56	412,828 74	401,769 28	376,382 39
National bank notes outstanding.....	1,198,900 00	1,230,350 00	1,266,150 00	1,277,100 00
Due to other National banks.....	2,770,982 15	2,585,652 93	2,558,789 09	2,666,710 24
Due to State banks and bankers.....	6,219,728 31	6,197,548 78	6,084,634 61	6,267,499 31
Dividends unpaid.....	1,270 64	140 00	140 00	376 93
Individual deposits subject to check.....	11,860,432 24	11,320,187 79	12,043,077 41	13,766,189 16
United States deposits.....	856,929 59	666,020 86	583,097 10	544,873 01
Deposits of U. S. disbursing officers.....	62,348 00	62,054 47	54,124 65	148,298 21
Notes and bills rediscounted.....	50,000 00	51,000 00		
Bills payable.....	79,000 00	30,000 00	10,000 00	
Liabilities other than those above stated.....			26,194 96	
Totals.....	\$28,643,620 49	\$27,770,283 57	\$28,242,477 10	\$30,262,429 25

REPORT OF THE COMMISSIONER.

XXXV

DETROIT.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the thirteen State and five national banks, two trust companies and one society for savings in the city of Detroit, as made to the Commissioner of the Banking Department, January 22, March 28, June 9 and September 6, 1904.

Resources.	Report of Jan. 22, 13 State banks, 5 national banks, 2 trust companies, 1 society for savings.	Report of March 28, 13 State banks, 5 national banks, 2 trust companies, 1 society for savings.	Report of June 9, 13 State banks, 5 national banks, 2 trust companies, 1 society for savings.	Report of Sept. 6, 13 State banks, 5 national banks, 2 trust companies, 1 society for savings.
Loans and discounts.....	\$43,325,501 79	\$44,757,007 86	\$43,325,260 21	\$45,841,350 86
Stocks, bonds and mortgages.....	34,628,540 61	34,851,544 72	35,687,046 25	34,662,215 02
Overdrafts.....	14,641 74	13,510 89	17,690 64	21,053 41
U. S. bonds to secure circulation.....	1,250,000 00	1,300,000 00	1,350,000 00	1,350,000 00
U. S. bonds to secure U. S. deposits.....	900,000 00	750,000 00	675,000 00	675,000 00
U. S. bonds on hand.....	755,000 00	755,000 00	830,000 00	840,000 00
Premiums paid.....	235,036 00	215,318 95	212,615 95	204,627 44
Banking house, furniture and fixtures.....	723,439 95	724,816 73	723,625 53	729,415 67
Other real estate.....	1,203,410 87	1,205,482 64	1,158,345 53	1,145,551 05
Due from other banks and bankers.....	2,835,589 81	2,575,767 42	2,936,625 23	2,962,824 15
Due from banks in reserve cities.....	10,775,698 08	10,191,494 90	10,598,319 82	11,148,359 58
Checks and other cash items.....	182,566 55	131,476 01	153,759 98	158,852 71
Exchanges for clearing house.....	672,623 10	987,327 10	748,185 03	1,049,544 87
Nickels and cents.....	35,824 99	38,369 92	41,462 00	37,303 45
Specie.....	3,564,946 99	3,607,479 30	3,718,476 97	4,113,259 07
U. S. and National bank notes.....	3,373,564 25	2,330,385 00	3,372,647 00	3,398,966 00
Redemption fund with U. S. treasurer (5 per cent. of circulation).....	62,500 00	64,550 00	67,500 00	67,500 00
Due from U. S. treasurer. other than 5 per cent. redemption fund.....	42,500 00	20,100 00	10,350 00	18,000 00
Totals.....	\$104,581,384 73	\$104,519,631 44	\$105,626,910 14	\$108,413,822 78
Liabilities.				
Capital stock paid in.....	\$9,100,000 00	\$9,100,000 00	\$9,100,000 00	\$9,100,000 00
Surplus fund.....	4,069,500 00	4,069,500 00	4,069,500 00	4,111,500 00
Undivided profits less expenses and taxes paid....	1,467,719 25	1,567,722 71	1,720,080 04	1,683,230 85
National bank notes outstanding.....	1,198,900 00	1,230,350 00	1,266,150 00	1,277,100 00
Dividends unpaid.....	6,172 64	1,720 00	1,765 00	1,276 85
Commercial deposits.....	31,969,753 36	31,174,932 73	32,752,651 31	35,227,261 64
Savings deposits.....	41,899,039 45	43,093,726 04	43,027,071 58	43,202,894 24
United States deposits.....	919,277 59	728,075 33	637,221 75	693,171 22
Due to banks and bankers.....	13,822,022 44	13,452,604 63	12,976,275 50	13,067,387 98
Notes and bills rediscounted.....	50,000 00	51,000 00		50,000 00
Bills payable.....	79,000 00	50,000 00	50,000 00	
Liabilities other than those above stated.....			20,194 96	
Totals.....	\$104,581,384 73	\$104,519,631 44	\$105,626,910 14	\$108,413,822 78

STATE BANKING DEPARTMENT.

GRAND RAPIDS.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the five State and five national banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the Banking Department, September 6, 1904.

Resources.	Report of 5 State banks, 1 trust company.	Report of 5 national banks.	Total.
Loans and discounts.....	\$5,595,375 00	\$10,936,383 91	\$16,531,758 91
Stocks, bonds and mortgages.....	3,979,876 28	491,452 36	4,471,328 64
Overdrafts.....	1,465 03	12,067 21	13,532 24
U. S. bonds to secure circulation.....		2,000,000 00	2,000,000 00
U. S. bonds to secure U. S. deposits.....		350,000 00	350,000 00
U. S. bonds on hand.....	600 00		600 00
Premiums paid.....	23,585 72	94,690 76	118,276 48
Banking house, furniture and fixtures.....	115,817 44	353,000 00	468,817 44
Other real estate.....	25,991 10	37,532 63	63,523 73
Due from other banks and bankers.....	55,219 30	554,313 15	609,532 45
Due from banks in reserve cities.....	1,379,641 61	1,296,905 68	2,676,547 29
Checks and other cash items.....	11,102 56	10,953 78	22,056 34
Exchanges for clearing house.....	68,168 54	101,679 23	169,847 77
Nickels and cents.....	2,516 91	7,534 59	10,051 50
Specie.....	251,754 00	542,351 97	794,105 97
U. S. and National bank notes.....	298,138 00	331,848 00	629,986 00
Redemption fund with U. S. treasurer (5% of circulation).....		100,000 00	100,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		11,000 00	11,000 00
Totals.....	\$11,809,251 49	\$17,231,713 27	\$29,040,964 76
Liabilities.			
Capital stock paid in.....	\$850,000 00	\$2,200,000 00	\$3,050,000 00
Surplus fund.....	410,000 00	547,000 00	957,000 00
Undivided profits less expenses and taxes paid.....	159,236 13	384,827 69	544,063 82
National bank notes outstanding.....		2,000,000 00	2,000,000 00
Dividends unpaid.....	123 00	1,266 00	1,389 00
Commercial deposits.....	2,761,329 22	10,182,967 47	12,944,296 69
Savings deposits.....	7,489,874 49		7,489,874 49
United States deposits.....		270,000 00	270,000 00
Due to banks and bankers.....	131,188 65	1,645,652 11	1,776,840 76
Notes and bills rediscounted.....			
Bills payable.....	7,500 00		7,500 00
Liabilities other than those above stated.....			
Totals.....	\$11,809,251 49	\$17,231,713 27	\$29,040,964 76

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SAGINAW.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and two national banks in the city of Saginaw, as made to the Commissioner of the Banking Department, September 6, 1904.

Resources.	Report of 4 State banks.	Report of 2 national banks.	Total.
Loans and discounts.....	\$2,932,915 31	\$3,069,313 72	\$6,002,229 03
Stocks, bonds and mortgages.....	2,805,419 35	735,420 00	3,540,839 35
Overdrafts.....	1,036 24	4,404 47	5,440 71
U. S. bonds to secure circulation.....		300,000 00	300,000 00
U. S. bonds to secure U. S. deposits.....		365,000 00	365,000 00
U. S. bonds on hand.....		223,040 00	223,040 00
Premiums paid.....	23,407 85	2,500 00	25,907 85
Banking house, furniture and fixtures.....	102,789 68	55,000 00	157,789 68
Other real estate.....	4,953 07	21,200 00	26,153 07
Due from other banks and bankers.....	27,659 63	80,344 76	108,004 39
Due from banks in reserve cities.....	722,056 17	653,192 64	1,375,248 81
Checks and other cash items.....	1,619 79	2,811 00	4,430 79
Exchanges for clearing house.....	20,110 51	18,092 05	38,202 56
Nickels and cents.....	2,293 32	1,285 09	3,578 41
Specie.....	176,225 51	270,488 85	446,714 36
U. S. and National bank notes.....	191,265 00	69,085 00	260,350 00
Redemption fund with U. S. treasurer (5% of circulation).....		15,000 00	15,000 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$7,011,751 43	\$5,886,177 58	\$12,897,929 01
Liabilities.			
Capital stock paid in.....	\$400,000 00	\$300,000 00	\$700,000 00
Surplus fund.....	340,000 00	450,000 00	790,000 00
Undivided profits less expenses and taxes paid.....	112,546 46	102,698 50	215,244 96
National bank notes outstanding.....		300,000 00	300,000 00
Dividends unpaid.....			
Commercial deposits.....	2,338,841 20	3,969,815 51	6,308,656 70
Savings deposits.....	3,672,147 47		3,672,147 47
United States deposits.....		360,000 00	360,000 00
Due to banks and bankers.....	148,216 30	403,663 57	551,879 87
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$7,011,751 43	\$5,886,177 58	\$12,897,929 01

STATE BANKING DEPARTMENT.

BAY CITIES.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the five State and two national banks in the Bay Cities, as made to the Commissioner of the Banking Department, September 6, 1904.

Resources.	Report of 5 State banks.	Report of 2 national banks.	Total.
Loans and discounts.....	\$2,319,475 13	\$1,607,885 20	\$3,927,360 33
Stocks, bonds and mortgages.....	1,103,467 48	187,953 98	1,291,421 46
Overdrafts.....	2,009 74	808 41	2,818 15
U. S. bonds to secure circulation.....		125,000 00	125,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....	23,720 00		23,720 00
Premiums paid.....	17,123 29		17,123 29
Banking house, furniture and fixtures.....	54,239 92	22,500 00	76,739 92
Other real estate.....	46,730 41	4,000 00	50,730 41
Due from other banks and bankers.....	3,890 68	29,406 48	33,297 16
Due from banks in reserve cities.....	586,512 18	326,449 36	912,961 54
Checks and other cash items.....	2,154 16	2,174 55	4,328 71
Exchanges for clearing house.....	29,955 24	20,395 22	50,350 46
Nickels and cents.....	1,492 51	736 41	2,228 92
Specie.....	95,124 05	84,107 50	179,231 55
U. S. and National bank notes.....	168,965 00	40,332 00	209,297 00
Redemption fund with U. S. treasurer (5% of circulation).....		6,250 00	6,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,000 00	1,000 00
Totals.....	\$4,454,859 79	\$2,458,999 11	\$6,913,858 90
Liabilities.			
Capital stock paid in.....	\$400,000 00	\$300,000 00	\$700,000 00
Surplus fund.....	142,000 00	125,000 00	267,000 00
Undivided profits less expenses and taxes paid.....	36,391 23	74,454 58	110,845 81
National bank notes outstanding.....		125,000 00	125,000 00
Dividends unpaid.....			
Commercial deposits.....	1,172,421 24	1,763,517 29	2,935,938 53
Savings deposits.....	2,634,400 53		2,634,400 53
United States deposits.....			
Due to banks and bankers.....	19,646 79	71,027 24	90,674 03
Notes and bills rediscounted.....			
Bills payable.....	50,000 00		50,000 00
Liabilities other than those above stated.....			
Totals.....	\$4,454,859 79	\$2,458,999 11	\$6,913,858 90

REPORT OF THE COMMISSIONER.

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KALAMAZOO.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the three State and four national banks in the city of Kalamazoo, as made to the Commissioner of the Banking Department, September 6, 1904.

Resources.	Report of 3 State banks.	Report of 4 national banks.	Total.
Loans and discounts.....	\$1,088,318 70	\$3,065,018 06	\$4,153,336 76
Stocks, bonds and mortgages.....	562,176 10	426,919 04	989,095 14
Overdrafts.....	1,055 02	23,817 22	24,872 24
U. S. bonds to secure circulation.....		232,000 00	232,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....		26,600 00	26,600 00
Premiums paid.....		8,530 00	8,530 00
Banking house, furniture and fixtures.....	25,125 00	41,900 00	67,025 00
Other real estate.....	4,000 00	30,365 70	34,365 70
Due from other banks and bankers.....	4,098 51	55,347 32	59,445 83
Due from banks in reserve cities.....	245,761 75	579,800 95	825,562 70
Checks and other cash items.....	329 58	10,500 60	10,830 18
Exchanges for clearing house.....	17,930 32	32,192 96	50,123 28
Nickels and cents.....	566 45	923 25	1,489 70
Specie.....	40,828 15	120,040 29	160,868 44
U. S. and National bank notes.....	49,460 00	197,438 00	246,898 00
Redemption fund with U. S. treasurer (5% of circulation).....		11,600 00	11,600 00
Due from U. S. treasurer, other than 5% redemption fund.....		2 50	2 50
Totals.....	\$2,039,649 58	\$4,862,995 89	\$6,902,645 47
Liabilities.			
Capital stock paid in.....	\$200,000 00	\$450,000 00	\$650,000 00
Surplus fund.....	110,000 00	307,500 00	417,500 00
Undivided profits less expenses and taxes paid.....	21,095 79	100,771 59	121,867 38
National bank notes outstanding.....		227,450 00	227,450 00
Dividends unpaid.....		524 00	524 00
Commercial deposits.....	585,560 13	3,776,750 30	4,362,310 43
Savings deposits.....	1,006,481 58		1,006,481 58
United States deposits.....			
Due to banks and bankers.....	116,512 08		116,512 08
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$2,039,649 58	\$4,862,995 89	\$6,902,645 47

STATE BANKING DEPARTMENT.

ANN ARBOR.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the three State and one national bank in the city of Ann Arbor, as made to the Commissioner of the Banking Department, September 6, 1904.

Resources.	Report of 3 State banks.	Report of 1 national bank.	Total.
Loans and discounts	\$1,264,022 22	\$339,491 77	\$1,603,513 99
Stocks, bonds and mortgages	1,934,447 86	56,588 60	1,991,036 46
Overdrafts	4,735 36	10,754 07	15,489 43
U. S. bonds to secure circulation		25,000 00	25,000 00
U. S. bonds to secure U. S. deposits			
U. S. bonds on hand	21,780 00		21,780 00
Premiums paid	8,845 66	900 00	9,745 66
Banking house, furniture and fixtures	97,917 32	16,000 00	113,917 32
Other real estate	46,802 71		46,802 71
Due from other banks and bankers	11,521 72	10,035 91	21,557 63
Due from banks in reserve cities	254,776 68	34,454 05	289,230 73
Checks and other cash items	1,012 23	429 33	1,441 56
Exchanges for clearing house	3,307 52	870 46	4,177 98
Nickels and cents	1,125 42	374 99	1,500 41
Specie	111,273 95	18,003 95	129,277 90
U. S. and National bank notes	81,754 00	14,522 00	96,276 00
Redemption fund with U. S. treasurer (5% of circulation)		1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund			
Totals	\$3,843,322 65	\$528,675 13	\$4,371,997 78
Liabilities.			
Capital stock paid in	\$150,000 00	\$100,000 00	\$250,000 00
Surplus fund	220,000 00	20,000 00	240,000 00
Undivided profits less expenses and taxes paid	79,437 59	26,848 39	106,285 98
National bank notes outstanding		25,000 00	25,000 00
Dividends unpaid	452 00	180 00	632 00
Commercial deposits	707,294 74	353,380 24	1,060,674 98
Savings deposits	2,641,784 45		2,641,784 45
United States deposits			
Due to banks and bankers	44,353 87	3,266 50	47,620 37
Notes and bills rediscounted			
Bills payable			
Liabilities other than those above stated			
Totals	\$3,843,322 65	\$528,675 13	\$4,371,997 78

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JACKSON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the three State and one national bank in the city of Jackson, as made to the Commissioner of the Banking Department, September 8, 1904.

Resources.	Report of 3 State banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,751,616 98	\$569,752 65	\$2,321,369 63
Stocks, bonds and mortgages.....	812,720 40	96,801 36	909,521 76
Overdrafts.....	17,585 11	22,801 29	40,386 40
U. S. bonds to secure circulation.....		25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....			
U. S. bonds on hand.....			
Premiums paid.....		1,000 00	1,000 00
Banking house, furniture and fixtures.....	73,000 00	2,000 00	75,000 00
Other real estate.....	50,049 85	15,544 78	65,594 63
Due from other banks and bankers.....	51,160 30	6,669 66	57,829 96
Due from banks in reserve cities.....	618,281 93	108,038 12	726,320 05
Checks and other cash items.....	5,332 38	814 54	6,146 92
Exchanges for clearing house.....	52,177 78	14,538 84	66,716 62
Nickels and cents.....	805 07	290 66	1,095 73
Specie.....	83,020 60	43,914 30	126,934 90
U. S. and National bank notes.....	89,838 00	30,338 00	120,176 00
Redemption fund with U. S. treasurer (5% of circulation).....		1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$3,605,588 40	\$938,754 20	\$4,544,342 60
Liabilities.			
Capital stock paid in.....	\$350,000 00	\$100,000 00	\$450,000 00
Surplus fund.....	150,000 00	20,188 20	170,188 20
Undivided profits less expenses and taxes paid.....	97,862 21	30,652 51	128,514 72
National bank notes outstanding.....		25,000 00	25,000 00
Dividends unpaid.....			
Commercial deposits.....	1,108,460 60	762,913 49	1,871,374 09
Savings deposits.....	1,867,952 91		1,867,952 91
United States deposits.....			
Due to banks and bankers.....	31,312 68		31,312 68
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$3,605,588 40	\$938,754 20	\$4,544,342 60

STATE BANKING DEPARTMENT.

PORT HURON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the three State and one national bank in the city of Port Huron, as made to the Commissioner of the Banking Department, September 6, 1904.

Resources.	Report of 3 State banks.	Report of 1 national bank.	Total.
Loans and discounts.....	\$1,681,636 58	\$764,050 74	\$2,445,687 32
Stocks, bonds and mortgages.....	723,507 09	136,570 00	860,077 09
Overdrafts.....	8,378 21	611 02	8,989 23
U. S. bonds to secure circulation.....		145,000 00	145,000 00
U. S. bonds to secure U. S. deposits.....		40,000 00	40,000 00
U. S. bonds on hand.....			
Premiums paid.....			
Banking house, furniture and fixtures.....	60,100 00	55,671 90	115,771 90
Other real estate.....	25,274 34		25,274 34
Due from other banks and bankers.....	31,296 05	7,077 74	38,373 79
Due from banks in reserve cities.....	322,572 49	153,549 58	476,122 07
Checks and other cash items.....	7,610 73	24,097 42	31,708 15
Exchanges for clearing house.....	17,768 35		17,768 35
Nickels and cents.....	1,572 30	403 43	1,975 73
Specie.....	54,387 70	21,802 05	76,189 75
U. S. and National bank notes.....	53,419 00	28,264 00	81,683 00
Redemption fund with U. S. treasurer (5% of circulation).....		7,250 00	7,250 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$2,987,522 84	\$1,384,347 88	\$4,371,870 72
Liabilities.			
Capital stock paid in.....	\$250,000 00	\$150,000 00	\$400,000 00
Surplus fund.....	95,000 00	50,000 00	145,000 00
Undivided profits less expenses and taxes paid.....	119,269 28	22,096 55	141,365 83
National bank notes outstanding.....		145,000 00	145,000 00
Dividends unpaid.....	200 00		200 00
Commercial deposits.....	1,171,005 85	951,213 92	2,122,819 77
Savings deposits.....	1,313,517 49		1,313,517 49
United States deposits.....		40,000 00	40,000 00
Due to banks and bankers.....	37,930 22	26,037 41	63,967 63
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$2,987,522 84	\$1,384,347 88	\$4,371,870 72

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MARQUETTE.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and two national banks in the city of Marquette, as made to the Commissioner of the Banking Department, September 6, 1904.

Resources.	Report of 1 State bank.	Report of 2 national banks.	Total.
Loans and discounts.....	\$400,300 78	\$1,400,917 33	\$1,801,218 11
Stocks, bonds and mortgages.....	106,406 09	153,510 00	259,916 09
Overdrafts.....	1,808 35	924 90	2,733 25
U. S. bonds to secure circulation.....		225,000 00	225,000 00
U. S. bonds to secure U. S. deposits.....		50,000 00	50,000 00
U. S. bonds on hand.....		12,500 00	12,500 00
Premiums paid.....		3,000 00	3,000 00
Banking house, furniture and fixtures.....	57,692 60	76,867 38	134,559 98
Other real estate.....	4,000 00		4,000 00
Due from other banks and bankers.....	3,715 32	45,722 21	49,437 53
Due from banks in reserve cities.....	90,554 97	223,729 16	314,284 13
Checks and other cash items.....	302 89	4,750 82	5,053 71
Exchanges for clearing house.....	2,357 51		2,357 51
Nickels and cents.....	72 01	274 81	346 82
Specie.....	21,193 55	77,579 75	98,773 30
U. S. and National bank notes.....	19,090 00	41,161 00	60,251 00
Redemption fund with U. S. treasurer (5% of circulation).....		11,250 00	11,250 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$707,494 07	\$2,327,187 36	\$3,034,681 43
Liabilities.			
Capital stock paid in.....	\$100,000 00	\$250,000 00	\$350,000 00
Surplus fund.....	10,000 00	62,000 00	72,000 00
Undivided profits less expenses and taxes paid.....	3,401 51	23,704 12	27,105 63
National bank notes outstanding.....		224,995 00	224,995 00
Dividends unpaid.....		90 00	90 00
Commercial deposits.....	353,304 33	1,699,709 52	2,053,013 85
Savings deposits.....	238,732 59		238,732 59
United States deposits.....		47,863 02	47,863 02
Due to banks and bankers.....	2,055 64	18,825 70	20,881 34
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....			
Totals.....	\$707,494 07	\$2,327,187 36	\$3,034,681 43

STATE BANKING DEPARTMENT.

MUSKEGON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and three national banks in the city of Muskegon, as made to the Commissioner of the Banking Department, September 6, 1904.

Resources.	Report of 1 State bank.	Report of 3 national banks.	Total.
Loans and discounts.....	\$228,285 41	\$1,722,889 61	\$1,951,175 02
Stocks, bonds and mortgages.....	230,252 84	155,872 02	386,124 86
Overdrafts.....	1,081 04	12,165 84	13,246 88
U. S. bonds to secure circulation.....		75,000 00	75,000 00
U. S. bonds to secure U. S. deposits.....		40,000 00	40,000 00
U. S. bonds on hand.....			
Premiums paid.....	8,378 00	3,665 63	12,043 63
Banking house, furniture and fixtures.....	3,000 00	59,886 84	62,886 84
Other real estate.....	7,789 71	18,705 30	26,495 01
Due from other banks and bankers.....	300 00	16,715 83	17,015 83
Due from banks in reserve cities.....	52,358 72	137,157 53	189,516 25
Checks and other cash items.....	305 55	32,877 26	33,182 81
Exchanges for clearing house.....	1,185 40		1,185 40
Nickels and cents.....	489 07	2,330 04	2,819 11
Specie.....	9,339 00	92,407 35	101,746 35
U. S. and National bank notes.....	27,943 00	82,896 00	110,839 00
Redemption fund with U. S. treasurer (5% of circulation).....		3,750 00	3,750 00
Due from U. S. treasurer, other than 5% redemption fund.....			
Totals.....	\$570,707 74	\$2,456,319 25	\$3,027,026 99
Liabilities.			
Capital stock paid in.....	\$50,000 00	\$300,000 00	\$350,000 00
Surplus fund.....	10,000 00	100,000 00	110,000 00
Undivided profits less expenses and taxes paid.....	6,402 31	68,942 13	75,344 44
National bank notes outstanding.....		74,997 50	74,997 50
Dividends unpaid.....		60 00	60 00
Commercial deposits.....	126,515 17	1,854,412 29	1,980,927 46
Savings deposits.....	377,790 26		377,790 26
United States deposits.....		40,000 00	40,000 00
Due to banks and bankers.....		9,407 33	9,407 33
Notes and bills rediscounted.....			
Bills payable.....			
Liabilities other than those above stated.....		8,500 00	8,500 00
Totals.....	\$570,707 74	\$2,456,319 25	\$3,027,026 99

REPORT OF THE COMMISSIONER.

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ADRIAN.

STATE BANKS.

Abstracts of the published reports of the four State banks in the city of Adrian as made to the Commissioner of the Banking Department, September 6, 1904.

Resources.	Report of 4 State banks.
Loans and discounts.....	\$1,247,333 00
Stocks, bonds and mortgages.....	1,500,162 05
Overdrafts.....	90 23
U. S. bonds to secure circulation.....	
U. S. bonds to secure U. S. deposits.....	
U. S. bonds on hand.....	
Premiums paid.....	10 00
Banking house, furniture and fixtures.....	38,050 81
Other real estate.....	
Due from other banks and bankers.....	8,439 71
Due from banks in reserve cities.....	329,683 18
Checks and other cash items.....	1,169 65
Exchanges for clearing house.....	2,542 61
Nickels and cents.....	794 19
Specie.....	49,148 00
U. S. and National bank notes.....	88,818 00
Redemption fund with U. S. treasurer (5% of circulation).....	
Due from U. S. treasurer, other than 5% redemption fund.....	
Totals.....	\$3,266,241 43
Liabilities.	
Capital stock paid in.....	\$345,000 00
Surplus fund.....	80,500 00
Undivided profits less expenses and taxes paid.....	40,135 46
National bank notes outstanding.....	
Dividends unpaid.....	
Commercial deposits.....	457,274 30
Savings deposits.....	2,340,953 05
United States deposits.....	
Due to banks and bankers.....	2,378 62
Notes and bills rediscounted.....	
Bills payable.....	
Liabilities other than those above stated.....	
Totals.....	\$3,266,241 43

STATE BANKING DEPARTMENT.

BENTON HARBOR.

STATE BANKS.

Abstracts of the published reports of the two State banks in the city of Benton Harbor as made to the Commissioner of the Banking Department, September 6, 1904.

Resources.	Report of 2 State banks.
Loans and discounts.....	\$762,513 19
Stocks, bonds and mortgages.....	156,999 77
Overdrafts.....	1,499 84
U. S. bonds to secure circulation.....	.....
U. S. bonds to secure U. S. deposits.....	.....
U. S. bonds on hand.....	13,700 00
Premiums paid.....	1,246 84
Banking house, furniture and fixtures.....	16,000 00
Other real estate.....	8,250 00
Due from other banks and bankers.....	12,237 64
Due from banks in reserve cities.....	517,204 92
Checks and other cash items.....	968 05
Exchanges for clearing house.....	7,793 06
Nickels and cents.....	1,063 39
Specie.....	43,885 25
U. S. and National bank notes.....	80,013 00
Redemption fund with U. S. treasurer (5% of circulation).....	.....
Due from U. S. treasurer, other than 5% redemption fund.....	.....
Totals.....	\$1,623,374 95
Liabilities.	
Capital stock paid in.....	\$175,000 00
Surplus fund.....	66,500 00
Undivided profits less expenses and taxes paid.....	22,084 77
National bank notes outstanding.....	.....
Dividends unpaid.....	.....
Commercial deposits.....	784,965 34
Savings deposits.....	455,356 18
United States deposits.....	.....
Due to banks and bankers.....	119,468 66
Notes and bills rediscounted.....	.....
Bills payable.....
Liabilities other than those above stated.....
Totals.....	\$1,623,374 95

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The following is a list of banks examined and the amount paid by each, as required by section 40 of the general banking law.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
162	Adrian State Savings Bank.....	Adrian.....	May 16..	\$117 81
89	The Commercial Savings Bank.....	Adrian.....	Mar. 28..	65 20
66	Lenawee County Savings Bank.....	Adrian.....	May 19..	74 00
171	Waldby & Clay's State Bank.....	Adrian.....	Mar. 29..	78 76
179	Albion State Bank.....	Albion.....	May 3..	27 37
167	Commercial and Savings Bank.....	Albion.....	April 30..	27 03
233	First State Bank of Alma.....	Alma.....	April 20..	27 99
232	The Alma State Savings Bank.....	Alma.....	Mar. 14..	15 92
169	Alpena County Savings Bank.....	Alpena.....	Nov. 28..	65 06
302	Farmers State Bank.....	Alto.....	Dec. 28..	10 00
48	Ann Arbor Savings Bank.....	Ann Arbor.....	June 13..	212 50
26	Farmers and Mechanics' Bank.....	Ann Arbor.....	July 11..	96 31
144	State Savings Bank.....	Ann Arbor.....	Feb. 1..	80 00
228	Armada Savings Bank.....	Armada.....	Oct. 11..	20 03
213	Athens State and Savings Bank.....	Athens.....	May 4..	14 98
236	State Bank of Frank W. Hubbard & Co.....	Bad Axe.....	April 26..	24 71
237	State Savings Bank of Bad Axe.....	Bad Axe.....	April 28..	19 32
62	West Michigan Savings Bank.....	Bangor.....	Sept. 12..	27 63
93	City Bank.....	Battle Creek.....	July 18..	136 15
178	Merchants' Savings Bank.....	Battle Creek.....	Mar. 9..	67 39
63	Bay City Bank.....	Bay City.....	April 26..	202 03
43	Bay County Savings Bank.....	Bay City.....	May 23..	85 91
30	Commercial Bank.....	Bay City.....	April 25..	65 93
2	Belding Savings Bank.....	Belding.....	Mar. 15..	21 72
159	People's Savings Bank.....	Belding.....	Mar. 14..	34 18
219	Benton Harbor State Bank.....	Benton Harbor.....	April 4..	35 72
76	Farmers and Merchants' Bank.....	Benton Harbor.....	April 6..	114 81
259	Big Rapids Savings Bank.....	Big Rapids.....	Aug. 9..	15 06
248	Citizens' State Bank.....	Big Rapids.....	Aug. 8..	38 55
163	Blissfield State Bank.....	Blissfield.....	Mar. 31..	32 64
221	Jipson-Carter State Bank.....	Blissfield.....	Mar. 30..	27 07
256	Boyne City State Bank.....	Boyne City.....	July 30..	12 91
187	First State Savings Bank.....	Breckenridge.....	Nov. 2..	11 00
216	Brown City Savings Bank.....	Brown City.....	June 7..	12 75
253	Citizens' State Savings Bank.....	Brown City.....	June 6..	14 74
212	Burr Oak State Bank.....	Burr Oak.....	July 7..	10 10
181	Cadillac State Bank.....	Cadillac.....	July 26..	83 15
261	People's Savings Bank.....	Cadillac.....	July 25..	25 39

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
291	State Bank.....	Caledonia.....	Aug. 25..	\$10 00
87	Merchants and Miners' Bank.....	Calumet.....	July 18..	139 65
208	Capac Savings Bank.....	Capac.....	Jan. 11..	12 02
303	State Savings Bank of Carleton.....	Carleton.....	Dec. 30..	10 00
287	Commercial Savings Bank.....	Caro.....	Oct. 4..	12 39
286	State Savings Bank.....	Caro.....	Oct. 3..	30 18
72	State Bank of Carson City.....	Carson City.....	Dec. 27..	28 21
234	Exchange State Bank.....	Carsonville.....	June 1..	13 27
180	State Bank of Carsonville.....	Carsonville.....	May 25..	16 95
218	Eaton County Savings Bank.....	Charlotte.....	Mar. 14..	18 44
67	Chelsea Savings Bank.....	Chelsea.....	May 23..	56 19
203	The Kempf Commercial and Savings Bank...	Chelsea.....	Jan. 7..	43 72
235	The Chesaning State Bank.....	Chesaning.....	Feb. 9..	21 05
118	Clare County Savings Bank.....	Clare.....	May 19..	22 46
267	E. Jossman State Bank.....	Clarkston.....	Oct. 24..	12 39
104	Branch County Savings Bank.....	Coldwater.....	June 15..	56 48
292	State Bank.....	Coleman.....	Sept. 12..	10 00
32	Farmers' State Bank.....	Concord.....	Jan. 13..	16 62
174	Commercial State Bank.....	Constantine.....	June 6..	21 82
173	First State Bank.....	Constantine.....	June 6..	34 58
281	Coopersville State Bank.....	Coopersville.....	Sept. 13..	16 46
183	Sanilac County State Bank.....	Croswell.....	May 24..	24 07
182	State Bank of Croswell.....	Croswell.....	May 24..	13 12
176	Davison State Bank.....	Davison.....	July 23..	14 03
102	First State Bank.....	Decatur.....	Jan. 19..	14 90
196	Farmers' State Bank of Deckerville.....	Deckerville.....	Aug. 29..	18 82
195	State Bank of Deckerville.....	Deckerville.....	Aug. 30..	14 63
210	Delray Savings Bank.....	Delray.....	Jan. 6..	31 10
301	Delton State Bank.....	Delton.....	Dec. 12..	10 00
73	Central Savings Bank.....	Detroit.....	Mar. 2..	73 84
82	Citizens' Savings Bank.....	Detroit.....	Mar. 14..	166 92
47	Detroit Savings Bank.....	Detroit.....	May 2..	827 81
....	Detroit Trust Company.....	Detroit.....	Oct. 10..	322 18
....	Detroit United Bank (Limited).....	Detroit.....	Oct. 18..	53 58
9	Dime Savings Bank.....	Detroit.....	Feb. 1..	382 27
5	German-American Bank.....	Detroit.....	Feb. 23..	150 65
90	Home Savings Bank.....	Detroit.....	Mar. 7..	356 48
94	Marine Savings Bank.....	Detroit.....	Feb. 15..	72 83
81	Michigan Savings Bank.....	Detroit.....	Feb. 8..	224 15

REPORT OF THE COMMISSIONER.

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List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
15	Peninsular Savings Bank.....	Detroit.....	Mar. 21..	\$438 93
52	People's Savings Bank.....	Detroit.....	Jan. 18..	1,016 23
7	State Savings Bank.....	Detroit.....	June 20..	1,636 90
....	Union Trust Company.....	Detroit.....	June 27..	748 00
161	United States Savings Bank.....	Detroit.....	Feb. 29..	89 25
6	Wayne County Savings Bank.....	Detroit.....	April 19..	1,185 86
157	Dexter Savings Bank.....	Dexter.....	Jan. 5..	18 18
28	City Bank.....	Dowagiac.....	Mar. 31..	38 47
142	Monroe County Bank.....	Dundee.....	Oct. 17..	12 81
124	Shiawassee County Bank.....	Durand.....	Mar. 23..	21 76
238	State Bank of East Jordan.....	East Jordan.....	Sept. 21..	10 00
53	Michigan State Bank.....	Eaton Rapids.....	Aug. 22..	29 82
193	Edmore State Bank.....	Edmore.....	April 19..	10 00
129	Elk Rapids Savings Bank.....	Elk Rapids.....	Sept. 22..	18 47
299	State Savings Bank.....	Escanaba.....	Nov. 21..	10 00
295	Ewart Savings Bank.....	Ewart.....	Oct. 1..	10 00
152	First State Savings Bank.....	Ewart.....	May 17..	30 56
215	Old State Bank.....	Fennville.....	Jan. 25..	13 40
209	Commercial Savings Bank of Fenton.....	Fenton.....	Feb. 10..	19 28
101	Citizens' Commercial and Savings Bank.....	Flint.....	July 18..	79 89
23	Genesee County Savings Bank.....	Flint.....	Feb. 29..	128 46
165	Union Trust and Savings Bank.....	Flint.....	Sept. 6..	143 28
126	First State and Savings Bank.....	Flushing.....	July 26..	21 32
223	People's State Bank.....	Flushing.....	July 25..	13 66
141	State Savings Bank of Fowler.....	Fowler.....	June 16..	23 50
293	State Bank.....	Fowlerville.....	Dec. 27..	10 00
229	Benzie County State Savings Bank.....	Frankfort.....	Aug. 15..	15 52
297	Fremont State Bank.....	Fremont.....	Nov. 1..	10 00
153	Gaylord State Savings Bank.....	Gaylord.....	Aug. 2..	21 52
298	State Bank.....	Gladwin.....	Nov. 1..	10 00
249	Grand Haven State Bank.....	Grand Haven.....	May 23..	26 39
276	Commercial Savings Bank.....	Grand Rapids.....	Feb. 24..	75 22
61	Grand Rapids Savings Bank.....	Grand Rapids.....	May 16..	216 75
65	Kent County Savings Bank.....	Grand Rapids.....	April 4..	297 81
....	Michigan Trust Company.....	Grand Rapids.....	July 5..	81 89
108	People's Savings Bank.....	Grand Rapids.....	April 11..	198 67
139	State Bank of Michigan.....	Grand Rapids.....	Feb. 15..	270 13
27	Farmers' Bank of Grass Lake.....	Grass Lake.....	Jan. 18..	21 78
263	Commercial State Savings Bank.....	Greenville.....	April 18..	17 81
188	Greenville State Bank.....	Greenville.....	Mar. 16..	46 25

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
95	Superior Savings Bank.....	Hancock.....	July 13..	\$74 79
...	Superior Trust Company.....	Hancock.....	July 15..	20 14
254	Huron County Savings Bank.....	Harbor Beach.....	Aug. 31..	16 58
50	Oceana County Savings Bank.....	Hart.....	Oct. 17..	21 44
11	Hastings City Bank.....	Hastings.....	June 14..	37 69
260	First State Savings Bank.....	Hillsdale.....	June 11..	28 30
78	Hillsdale Savings Bank.....	Hillsdale.....	Sept. 19..	53 63
56	First State Bank of Holland.....	Holland.....	Jan. 13..	107 49
91	Holland City State Bank.....	Holland.....	Jan. 11..	64 75
262	Citizens' Savings Bank.....	Holly.....	June 16..	10 00
106	First State and Savings Bank.....	Holly.....	Mar. 2..	34 62
255	Calhoun State Bank.....	Homer.....	Mar. 2..	13 84
109	First State and Savings Bank.....	Howell.....	Mar. 22..	18 62
140	Boies State Savings Bank.....	Hudson.....	Oct 3..	47 33
143	Thompson Savings Bank.....	Hudson.....	Oct. 4..	86 25
24	Lapeer County Bank.....	Imlay City.....	Jan. 5..	42 19
191	State Savings Bank.....	Ionia.....	Aug. 29..	92 30
135	Commercial Bank.....	Iron Mountain.....	July 23..	52 79
12	Peninsula Bank.....	Ishpeming.....	July 13..	49 83
264	Commercial State Bank.....	Ithaca.....	Mar. 22..	17 61
150	Ithaca Savings Bank.....	Ithaca.....	Mar. 21..	24 27
177	Jackson City Bank.....	Jackson.....	May 9..	154 35
186	Jackson State Savings Bank.....	Jackson.....	Feb. 17..	65 31
14	Union Bank.....	Jackson.....	Feb. 15..	121 97
115	Grosvenor Savings Bank.....	Jonesville.....	Mar. 1..	24 19
273	Central Bank.....	Kalamazoo.....	Mar. 28..	23 86
147	Home Savings Bank.....	Kalamazoo.....	Mar. 30..	55 19
1	Kalamazoo Savings Bank.....	Kalamazoo.....	May 31..	120 74
257	Kalkaska County State and Savings Bank...	Kalkaska.....	Sept. 22..	14 21
283	Farmers and Merchants' Bank of Lake Odessa	Lake Odessa.....	April 2..	10 00
41	Lake Odessa Savings Bank.....	Lake Odessa.....	Sept. 26..	13 59
300	Farmers and Merchants' State Bank.....	Lakeview.....	Dec. 9..	10 00
133	Lansing State Savings Bank.....	Lansing.....	Nov. 21..	113 90
271	Lapeer Savings Bank.....	Lapeer.....	Oct. 25..	14 42
117	State Savings Bank.....	Lapeer.....	Mar. 15..	42 30
201	State Savings Bank of Laurium.....	Laurium.....	July 20..	77 91
8	People's Bank.....	Leslie.....	Jan. 14..	15 25
184	Lexington State Bank.....	Lexington.....	Oct. 5..	10 00
111	Lowell State Bank.....	Lowell.....	June 15..	22 09

REPORT OF THE COMMISSIONER.

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List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
239	Ludington State Bank.....	Ludington.....	Sept. 20..	\$42 36
130	Antrim County State Savings Bank.....	Mancelona.....	Aug. 1..	23 19
242	People's Bank of Manchester.....	Manchester.....	May 4..	28 16
172	Union Savings Bank.....	Manchester.....	May 4..	38 72
116	Manistee County Savings Bank.....	Manistee.....	Aug. 30..	82 11
21	Manistique Bank.....	Manistique.....	July 27..	41 72
296	Manton State Bank.....	Manton.....	Oct. 17..	10 00
272	Home Savings Bank.....	Marine City.....	Oct. 3..	17 66
122	Marine Savings Bank.....	Marine City.....	Jan. 12..	42 61
252	Commercial State Bank.....	Marlette.....	April 19..	13 37
246	Marlette State Bank.....	Marlette.....	April 19..	19 91
100	Marquette County Savings Bank.....	Marquette.....	July 6..	64 57
137	Commercial Savings Bank.....	Marshall.....	Feb. 3..	80 34
198	G. W. Jones' Exchange Bank.....	Marcellus.....	Oct. 20..	24 55
22	Farmers' Bank.....	Mason.....	Jan. 11..	20 22
107	First State and Savings Bank.....	Mason.....	Jan. 11..	19 94
168	First State Bank.....	Mendon.....	Jan. 9..	17 25
285	State Bank.....	Merrill.....	Sept. 15..	10 00
274	Farmer's State Bank.....	Middleville.....	Aug. 24..	26 19
97	Midland County Savings Bank.....	Midland.....	Sept. 13..	21 97
77	Farmers and Merchants' Bank.....	Milan.....	Oct. 8..	23 92
288	Minden City State Bank.....	Minden City.....	Aug. 30..	10 00
202	Wakefield State Bank.....	Morenci.....	June 6..	39 45
222	Citizens' Savings Bank.....	Mt. Clemens.....	June 1..	33 71
51	Mt. Clemens Savings Bank.....	Mt. Clemens.....	May 28..	111 27
158	Ullrich Savings Bank.....	Mt. Clemens.....	May 28..	75 63
170	Exchange Savings Bank.....	Mt. Pleasant.....	Mar. 23..	28 53
277	Isabella County State Bank.....	Mt. Pleasant.....	Nov. 1..	21 79
189	Munising State Bank.....	Munising.....	July 8..	21 06
60	Muskegon Savings Bank.....	Muskegon.....	July 26..	54 00
19	Farmers and Merchants' Bank.....	Nashville.....	July 23..	27 40
245	New Haven Savings Bank.....	New Haven.....	Mar. 30..	11 06
240	Niles City Bank.....	Niles.....	Feb. 20..	16 44
36	Pioneer Bank.....	North Branch.....	Oct. 26..	25 95
145	Northville State Savings Bank.....	Northville.....	Mar. 30..	21 77
280	Onaway State Savings Bank.....	Onaway.....	Nov. 30..	10 00
190	Orion State Bank.....	Orion.....	Mar. 28..	15 58
199	State Savings Bank.....	Ovid.....	April 6..	16 91
185	Citizens' Savings Bank.....	Owosso.....	Feb. 8..	38 63
112	Owosso Savings Bank.....	Owosso.....	June 13..	44 32

STATE BANKING DEPARTMENT.

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date of examination.	Amount paid.
34	Oxford Savings Bank.....	Oxford.....	Mar. 29..	\$36 43
59	Paw Paw Savings Bank.....	Paw Paw.....	Jan. 21..	23 19
247	State Savings Bank of Peck.....	Peck.....	Oct. 4..	11 53
132	State Bank of Perry.....	Perry.....	Mar. 19..	10 73
119	First State Bank.....	Petoskey.....	July 21..	38 42
282	Citizens' State Savings Bank.....	Plainwell.....	Sept. 14..	17 22
99	Plymouth United Savings Bank.....	Plymouth.....	Mar. 28..	48 12
275	American Savings Bank.....	Pontiac.....	Feb. 20..	15 42
146	First Commercial Bank.....	Pontiac.....	June 7..	117 80
149	Oakland County Savings Bank.....	Pontiac.....	June 6..	55 89
211	Pontiac Savings Bank.....	Pontiac.....	Feb. 23..	69 88
75	Commercial Bank.....	Port Huron.....	Mar. 7..	151 69
49	Port Huron Savings Bank.....	Port Huron.....	Mar. 9..	40 08
98	St. Clair County Savings Bank.....	Port Huron.....	Dec. 19..	96 70
....	The United Home Protectors' Fraternity....	Port Huron.....	Nov. 30..	30 00
217	Quincy State Bank.....	Quincy.....	June 7..	13 50
69	State Bank of Reading.....	Reading.....	Nov. 1..	21 12
206	Macomb County Savings Bank.....	{ Richmond (Lenox } P. O.).....	Oct. 10..	26 08
224	Rochester Savings Bank.....	Rochester.....	June 15..	19 16
194	Romeo Savings Bank.....	Romeo.....	June 13..	49 19
25	Bank of Saginaw.....	Saginaw.....	July 11..	239 56
38	People's Savings Bank of East Saginaw....	Saginaw.....	April 11..	76 93
84	Saginaw County Savings Bank.....	Saginaw.....	June 20..	79 12
44	Savings Bank of East Saginaw.....	Saginaw.....	June 22..	299 77
29	Commercial and Savings Bank.....	Saint Clair.....	Oct. 13..	30 73
39	Clinton County Savings Bank.....	Saint Johns.....	Mar. 17..	47 46
45	State Bank of St. Johns.....	Saint Johns.....	April 4..	45 63
31	Union Banking Company.....	Saint Joseph.....	May 25..	38 60
42	Commercial Savings Bank.....	Saint Louis.....	Mar. 15..	24 62
197	Gratiot County State Bank.....	Saint Louis.....	Mar. 15..	18 10
265	The Citizens' Bank.....	Saline.....	Oct. 11..	27 54
231	State Bank of Sanilac Centre.....	Sanilac Centre.....	May 81..	10 00
200	Truman Moss State Bank.....	Sanilac Centre.....	May 31..	10 00
225	Saranac State Bank.....	Saranac.....	Sept. 1..	15 32
269	Central Savings Bank.....	Sault Ste. Marie.....	July 13..	27 85
54	Sault Savings Bank.....	Sault Ste. Marie.....	July 11..	74 75
251	Sebewaing State Bank.....	Sebewaing.....	April 25..	12 70
204	State Savings Bank of Scottville.....	Scottville.....	May 16..	11 65
175	Commercial State Bank.....	Shepherd.....	Sept. 28..	15 20

REPORT OF THE COMMISSIONER.

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List of banks examined.—Concluded

No.	Name of bank.	Location.	Date of examination.	Amount paid.
148	Citizens' State Bank.....	South Haven.....	May 26..	\$38 73
71	First State Bank.....	South Haven.....	May 24..	45 29
278	South Range Bank.....	{ South Range (Bal- tic P. O.)..... }	July 15..	10 57
207	Sparta State Bank.....	Sparta.....	Jan. 25..	20 45
279	State Bank.....	Standish.....	Oct. 31..	11 44
243	State Savings Bank.....	Stanton.....	Sept. 27..	13 90
270	Bank of Stephenson.....	Stephenson.....	July 26..	10 00
134	Citizens' State Bank.....	Sturgis.....	Feb. 29..	35 39
290	Leelanau County Savings Bank.....	Sutton's Bay.....	Aug. 24..	10 00
151	Lilley State Bank.....	Tecumseh.....	June 9..	22 37
156	Tecumseh State Savings Bank.....	Tecumseh.....	June 8..	24 94
258	First State Bank.....	Tekonsha.....	Oct. 13..	10 00
120	First State Savings Bank.....	Three Rivers.....	Jan. 12..	47 07
266	People's Savings Bank.....	Traverse City.....	Aug. 3..	28 24
138	Traverse City State Bank.....	Traverse City.....	Aug. 2..	163 16
288	State Savings Bank.....	Unionville.....	Oct. 5..	10 00
241	Bank of Vassar.....	Vassar.....	Jan. 6..	15 50
192	State Savings Bank.....	Vassar.....	Jan. 5..	23 16
284	Wayland State Bank.....	Wayland.....	Dec. 7..	10 00
105	Wayne Savings Bank.....	Wayne.....	May 2..	41 95
96	Lumberman's State Bank.....	West Bay City.....	May 26..	39 85
17	People's Savings Bank.....	West Bay City.....	May 24..	50 71
250	Whitehall State Bank.....	Whitehall.....	Dec. 30..	12 15
294	Farmers Savings Bank.....	White Pigeon.....	Aug. 18..	10 00
35	Williamston State Bank.....	Williamston.....	Mar. 7..	29 28
166	First Commercial and Savings Bank.....	Wyandotte.....	July 20..	29 17
64	Wyandotte Savings Bank.....	Wyandotte.....	Jan. 7..	67 16
227	Yale State Bank.....	Yale.....	June 8..	16 42
86	Ypsilanti Savings Bank.....	Ypsilanti.....	July 13..	94 93
226	Zeeland State Bank.....	Zeeland.....	Jan. 27..	48 41

REPORTS
OF THE
STATE BANKS AND TRUST COMPANIES

AS MADE TO THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT

JANUARY 22, MARCH 28, JUNE 9, AND SEPTEMBER 6, 1904.

STATE BANKS OF MICHIGAN.

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No. 162.

ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1893.

R. A. WATTS, *President*; GEORGE A. WILCOX, *Vice President*; B. E. TOBIAS, *Cashier*;
R. H. WATTS, *Assistant Cashier*; CHARLES S. WHITNEY, *Auditor*.

DIRECTORS.—Richard A. Watts, George A. Wilcox, William E. Jewett, R. A. Kaiser, Charles
G. Wesley, W. O. Hunt, B. E. Tobias, A. D. Ellis, C. S. Whitney.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$528,936 28	\$491,631 65	\$531,453 28	\$426,193 75
Bonds, mortgages and securities.....	444,305 44	458,736 04	461,595 04	497,547 77
Premiums paid on bonds.....	627 50			
Overdrafts.....	2,299 84	145 55	9 90	63 76
Banking house.....				
Furniture and fixtures.....	4,050 81	4,050 81	4,050 81	4,050 81
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	84,576 19	108,097 71	79,108 74	111,378 92
Exchanges for clearing house.....	439 73	1,453 79	1,821 17	2,015 23
U. S. and National bank currency.....	26,860 00	24,005 00	18,668 00	18,774 00
Gold coin.....	21,760 00	21,750 00	26,530 00	27,042 50
Silver coin.....	4,080 70	3,501 90	2,181 70	1,636 30
Nickels and cents.....	245 82	297 77	170 26	111 62
Checks, cash items and internal revenue ac- count.....	1,095 72	243 15	231 97	301 07
Totals.....	\$1,119,278 03	\$1,113,913 37	\$1,125,850 87	\$1,089,115 73
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	20,000 00	20,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	24,411 35	29,870 42	16,564 28	23,711 68
Dividends unpaid.....	18 00		1,086 00	
Commercial deposits subject to check.....	257,296 06	253,610 02	225,167 00	179,541 63
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	719,677 79	705,843 91	745,220 32	746,240 62
Savings certificates of deposit.....	37,874 83	44,569 02	47,213 27	49,621 80
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,119,278 03	\$1,113,913 37	\$1,125,850 87	\$1,089,115 73

STATE BANKING DEPARTMENT.

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

ALANSON BENNETT, *President*; D. METCALF, *Vice President*; E. N. SMITH, *Cashier*;
W. B. COLVIN, *Assistant Cashier*.

DIRECTORS.—A. H. Wood, A. Bennett, A. M. Stephenson, D. Metcalf, E. C. Sword, R. A. Kaiser, C. G. Hart, E. L. Baker, F. E. Priddy.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts	\$227,807 89	\$238,594 24	\$233,773 64	\$227,004 15
Bonds, mortgages and securities	318,318 82	312,978 45	307,693 45	315,389 04
Premiums paid on bonds				
Overdrafts	496 69	835 74	271 10	26 47
Banking house	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate				
Due from other banks and bankers (not reserve cities)	1,771 83	1,051 42	613 76	8,436 37
Items in transit				
United States bonds				
Due from banks in reserve cities	21,552 36	50,272 94	96,038 44	70,929 43
Exchanges for clearing house	114 05	365 23	217 94	496 42
U. S. and National bank currency	22,130 00	23,765 00	24,545 00	25,368 00
Gold coin	2,648 00	4,391 50	4,953 50	3,616 00
Silver coin	2,024 00	2,139 00	2,817 00	1,636 00
Nickels and cents	361 37	283 69	303 67	361 64
Checks, cash items and internal revenue ac- count	12 08	8 43	752 00	38 20
Totals	\$611,737 09	\$649,185 64	\$686,479 50	\$667,801 72
Liabilities.				
Capital stock paid in	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00
Surplus fund	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits, less current expenses, interest and taxes paid	2,104 98	5,639 02	3,982 99	9,763 10
Dividends unpaid				
Commercial deposits subject to check	97,650 46	98,504 08	132,525 78	117,739 37
Commercial certificates of deposit	4,835 60	13,618 47	5,279 65	9,838 85
Due to banks and bankers				
Certified checks		500 00		500 00
Cashier's checks outstanding				
Savings deposits	375,146 05	398,923 47	412,691 08	397,960 40
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	\$611,737 09	\$649,185 64	\$686,479 50	\$667,801 72

STATE BANKS OF MICHIGAN.

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No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

DELOS M. BAKER, *President*; H. V. C. HART, *Vice President and Cashier*;
CLINTON D. HARDY, *Assistant Cashier*.DIRECTORS.—Delos M. Baker, Clinton D. Hardy, Herman V. C. Hart, Warren J. Parker,
C. E. Weaver, H. L. Larwill, D. B. Morgan.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$143,465 38	\$124,941 28	\$284,946 23	\$257,514 91
Bonds, mortgages and securities.....	474,669 12	475,238 41	356,252 80	370,895 24
Premiums paid on bonds.....	20 60	20 60	10 00	10 00
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Suspense.....	59 62	59 62	59 62	59 62
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit, mutilated currency.....	5,000 00			
United States bonds.....				
Due from banks in reserve cities.....	54,442 28	64,791 01	71,253 24	58,941 29
Exchanges for clearing house.....	9 90	335 01	53 50	30 96
U. S. and National bank currency.....	11,219 00	17,170 00	18,963 00	16,089 00
Gold coin.....	10,842 80	9,392 50	9,382 50	12,822 50
Silver coin.....	1,867 30	2,377 10	1,597 20	871 20
Nickels and cents.....	258 17	285 70	120 86	174 67
Checks, cash items and internal revenue ac- count.....	358 95	535 93	200 30	418 46
Totals.....	\$703,813 82	\$696,647 16	\$744,239 25	\$728,327 85
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	\$20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,884 10	4,945 29	3,666 44	2,817 80
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....	313 56	48 36	1,066 23	308 75
Certified checks.....	100 00	100 00		
Cashier's checks outstanding.....	98 01	5,026 93	4,988 23	1,148 68
Savings deposits.....	578,418 15	566,526 58	614,518 35	604,052 62
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$703,813 82	\$696,647 16	\$744,239 25	\$728,327 85

STATE BANKING DEPARTMENT.

No. 171.

WALDBY AND CLAY'S STATE BANK, ADRIAN.

Organized June 24, 1894.

FRANK W. CLAY, *President*; ROBERT S. MORELAND, *Vice President*; H. B. WALDBY, *Cashier*; GEO. N. JONES, *Assistant Cashier*.

DIRECTORS.—E. B. Waldby, H. B. Waldby, F. W. Clay, Rial Clay, J. V. DeFoe, R. S. Moreland, Wm. H. Crane, A. W. Wood, J. W. Kirk.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$290,841 28	332,681 80	361,103 09	336,620 19
Bonds, mortgages and securities.....	307,105 00	294,535 00	300,780 00	307,330 00
Premiums paid on bonds.....				
Overdrafts.....	275 73	2 05	48 03	
Banking house.....	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	211 20	1,046 83		3 34
Items in transit.....		8 71		
United States bonds.....				
Due from banks in reserve cities.....	71,305 92	98,911 35	110,984 18	88,433 54
Exchanges for clearing house.....		723 90	309 42	
U. S. and National bank currency.....	33,102 00	36,579 00	39,604 00	28 587 00
Gold coin.....	1,650 00	310 00	1,235 00	545 00
Silver coin.....	1,835 85	1,389 00	1,648 00	1,018 50
Nickels and cents.....	180 06	183 70	151 98	146 26
Checks, cash items and internal revenue account.....	225 10	226 90	187 17	352 39
Totals.....	\$724,732 14	\$784,598 24	\$834,140 87	\$780,996 13
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$75,000 00
Surplus fund.....	7,500 00	7,500 00	8,500 00	8,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,366 64	7,385 29	6 77	3 842 88
Dividends unpaid.....				
Commercial deposits subject to check.....	152,404 96	173,774 37	185,486 13	143,470 89
Commercial certificates of deposit.....	6,343 65	4,832 23	7,156 36	5,034 88
Due to banks and bankers.....	1,146 91	1,759 40	5,914 53	2,069 87
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	499,999 98	534,346 95	572,077 08	543,077 61
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$724,732 14	\$784,598 24	\$834,140 87	\$780,996 13

STATE BANKS OF MICHIGAN.

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No. 179.

ALBION STATE BANK, ALBION.

Organized March 29, 1895.

EUGENE P. ROBERTSON, *President*; WARREN S. KESSLER, *Vice President*;
DAVID A. GARFIELD, *Cashier*.

DIRECTORS.—Warren S. Kessler, Merritt O. Shepard, Augustus J. Gale, Seymour Y. Hill, David A. Garfield, Eugene P. Robertson, Wm. H. Rodenbach, George W. Schneider, O. A. Leonard.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$130,326 19	\$155,279 33	\$138,636 36	\$148,886 00
Bonds, mortgages and securities.....	91,266 29	79,482 39	96,899 36	60,133 16
Premiums paid on bonds.....				
Overdrafts.....	385 63	2,550 67	60 39	677 70
Banking house.....				
Furniture and fixtures.....	1,246 44	1,621 44	1,621 44	1,621 44
Other real estate.....			2,931 77	2,742 77
Due from other banks and bankers (not reserve cities).....	2,211 22	2,211 22		986 62
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	25,436 94	14,461 84	9,965 42	49,216 39
Exchanges for clearing house.....	69 84	135 87	673 55	1,219 39
U. S. and National bank currency.....	12,072 00	8,861 00	7,905 08	5,967 00
Gold coin.....	2,005 00	2,745 00	2,202 50	3,037 80
Silver coin.....	3,139 45	2,172 40	3,670 60	3,249 39
Nichels and cents.....	252 59	175 81	275 63	182 27
Checks, cash items and internal revenue ac- count.....	47 89		344 47	304 05
Totals.....	\$277,459 48	\$269,405 97	\$265,406 52	\$268,803 30
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,260 70	5,618 64	4,689 93	7,042 85
Dividends unpaid.....	4 00			15 00
Commercial deposits subject to check.....	72,476 03	58,163 23	51,137 00	47,625 94
Commercial certificates of deposit.....	19,601 86	20,286 93	14,510 10	16,997 92
Due to banks and bankers.....	1,100 76		256 74	
Certified checks.....	1,500 00			
Cashier's checks outstanding.....				
Savings deposits.....	118,516 13	125,337 17	134,812 15	137,101 89
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$277,459 48	\$269,405 97	\$265,406 52	\$268,803 30

No. 167.

COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President*; FRANK E. PALMER, *Vice President*; CHARLES G. BIGELOW, *Cashier*; B. D. BROWN, *Assistant Cashier*.

DIRECTORS.—Edward Sutton, L. J. Wolcott, Samuel Dickie, John Johnson, Frank E. Palmer, John G. Brown, Washington Gardner, Chas. G. Bigelow.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$122,524 90	\$116,362 57	\$101,851 24	\$102,995 86
Bonds, mortgages and securities.....	81,363 07	92,113 07	93,176 09	106,051 09
Premiums paid on bonds.....	1,197 75	1,313 25	1,313 25	1,433 25
Overdrafts.....	2,285 03	3,799 78	2,101 97	2,992 52
Banking house.....	5,400 00	5,400 00	5,400 00	5,400 00
Furniture and fixtures.....	1,950 00	1,950 00	1,950 00	2,150 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			14,997 50	10,000 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	23,305 51	34,307 70	40,961 67	9,593 30
Exchanges for clearing house.....				1,518 58
U. S. and National bank currency.....	6,355 00	5,001 00	4,410 00	3,270 00
Gold coin.....	6,550 00	5,315 00	5,090 00	5,165 00
Silver coin.....	1,844 55	1,936 60	1,456 40	779 70
Nickels and cents.....	378 26	529 86	66 21	119 19
Checks, cash items and internal revenue account.....	644 87	723 30	497 02	181 51
Totals.....	\$253,808 94	\$268,742 13	\$273,281 35	\$251,650 00
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	5,650 00	5,650 00	5,650 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,664 61	3,561 75	3,497 49	3,227 75
Dividends unpaid.....				
Commercial deposits subject to check.....	47,708 90	55,944 19	59,486 44	42,655 42
Commercial certificates of deposit.....	25,842 61	29,246 07	28,985 02	24,754 90
Due to banks and bankers.....				
Certified checks.....			500 00	
Cashier's checks outstanding.....				
Savings deposits.....	136,942 82	139,340 12	140,162 40	140,011 93
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$253,808 94	\$268,742 13	\$273,281 35	\$251,650 00

STATE BANKS OF MICHIGAN.

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No. 232.

ALMA STATE SAVINGS BANK, ALMA.

Organized May 1, 1901.

WILLIAM A. BAHKE, *President*; FRED R. HATHAWAY, *Vice President*; GEO. W. MOORE, *Cashier*.

DIRECTORS.—Wm. A. Bahke, F. R. Hathaway, Daniel L. Sharrar, Lester H. Hoyt, Geo. C. Parsons, Geo. W. Moore, J. W. Robinson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$54,189 89	\$72,049 71	\$64,873 92	\$74,122 50
Bonds, mortgages and securities.....	39,210 45	39,447 78	39,080 75	39,615 75
Premiums paid on bonds.....				
Overdrafts.....	203 27	93 37	314 79	113 18
Banking house.....				
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2 40	119 07	60 00	142 99
United States bonds.....				
Due from banks in reserve cities.....	43,157 97	42,106 63	22,222 20	10,279 30
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,331 00	8,250 00	5,363 00	4,950 00
Gold coin.....	667 50	312 50	202 50	547 50
Silver coin.....	1,017 15	1,418 05	1,009 70	1,125 25
Nickels and cents.....	94 02	113 48	114 51	121 01
Checks, cash items and internal revenue ac- count.....	890 45	641 03	399 32	1,113 29
Totals.....	\$147,504 10	\$164,841 62	\$134,951 69	\$133,460 66
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	547 68	1,348 32	2,029 56	754 30
Dividends unpaid.....				
Commercial deposits subject to check.....	45,013 30	67,176 43	45,878 23	36,241 81
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	71,943 12	66,346 87	57,043 90	64,484 55
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$147,504 10	\$164,841 62	\$134,951 69	\$133,460 66

STATE BANKING DEPARTMENT.

No. 233.

FIRST STATE BANK OF ALMA, ALMA.

Organized June 15, 1901.

A. W. WRIGHT, *President*; W. S. TURCK, *Vice President*; ELY BREWBAKER, *Cashier*.

DIRECTORS.—A. W. Wright, W. S. Turck, G. S. Ward, L. A. Sharp, Ely Brewbaker.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$135,928 49	\$138,095 19	\$155,858 64	\$158,517 52
Bonds, mortgages and securities.....	61,071 99	67,741 99	66,172 99	66,572 99
Premiums paid on bonds.....				
Overdrafts.....	636 18	91 79	682 22	224 16
Banking house.....				
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	231 81	280 00	317 29	65 26
United States bonds.....				
Due from banks in reserve cities.....	97,009 49	97,484 87	22,992 28	24,921 89
Exchanges for clearing house.....	750 00			
U. S. and National bank currency.....	13,197 00	10,204 00	8,028 00	7,319 49
Gold coin.....	1,180 00	1,752 50	2,280 00	720 00
Silver coin.....	2,461 70	1,700 25	1,900 15	1,908 35
Nickels and cents.....	94 67	122 68	169 79	196 26
Checks, cash items and internal revenue ac- count.....	196 27	1,400 70	2,757 04	2,541 01
Totals.....	\$303,257 60	\$309,283 97	\$271,667 90	\$276,504 06
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,818 86	3,915 80	5,324 85	1,930 19
Dividends unpaid.....	24 00			
Commercial deposits subject to check.....	101,847 78	101,426 19	65,467 84	66,868 16
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	159,566 96	163,911 98	160,875 21	165,706 71
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$303,257 00	\$309,283 97	\$271,667 90	\$276,504 06

STATE BANKS OF MICHIGAN.

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No. 169.

ALPENA COUNTY SAVINGS BANK, ALPENA.

Organized April 12, 1894.

PATRICK CULLIGAN, *President*; FRANK C. HOLMES, *Vice President*; W. A. PRINCE, *Cashier*.
 DIRECTORS.—Patrick Culligan, Frank C. Holmes, John Nicholson, Michael O'Brien, S. A. Davison, D. D. Hanover, Robert Montrose, W. H. Davison, Will A. Prince, Herman Besser, F. L. Richardson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$267,960 26	\$312,517 22	\$410,655 61	\$354,748 32
Bonds, mortgages and securities.....	158,504 70	154,233 27	163,546 00	167,594 58
Premiums paid on bonds.....				
Overdrafts.....	572 76	161 15	364 89	319 09
Banking house.....	10,500 00	10,500 00	10,500 00	10,500 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,085 70	4,226 73	10,341 11	31,276 12
United States bonds.....				
Due from banks in reserve cities.....	89,600 34	72,562 15	48,739 71	43,521 06
Exchanges for clearing house.....	744 95	1,353 97	1,961 14	6,985 48
U. S. and National bank currency.....	11,992 00	13,208 00	13,031 00	12,291 00
Gold coin.....	9,515 00	8,550 00	8,270 00	8,322 50
Silver coin.....	2,937 50	1,994 30	2,190 00	1,705 00
Nickels and cents.....	283 98	135 87	442 80	175 02
Checks, cash items and internal revenue account.....	178 55	196 87	723 53	170 16
Totals.....	\$557,935 74	\$582,639 23	\$679,765 88	\$646,648 28
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	37 500 00	42,500 00
Undivided profits, less current expenses, interest and taxes paid.....	604 89	7,178 95	6,455 76	3,090 39
Dividends unpaid.....	125 00		498 00	20 00
Commercial deposits subject to check.....	174,026 71	174,147 28	195,236 18	171,312 23
Commercial certificates of deposit.....	1,949 92	2,136 12	304 90	456 00
Due to banks and bankers.....	32 00		15,126 00	10,314 51
Certified checks.....				
Cashier's checks outstanding.....	5,400 00			
Savings deposits.....	278,947 35	301,390 26	305,172 70	313,005 71
Savings certificates of deposit.....	21,940 07	22,785 62	28,562 39	30 283 44
Notes and bills rediscounted.....				
Bills payable.....			15,000 00	
Totals.....	\$557,935 74	\$582,639 23	\$678,765 98	\$646,648 28

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869.

Reorganized December 9, 1889.

CHARLES E. HISCOCK, *President*; WM. D. HARRIMAN, *Vice President*; M. J. FRITZ, *Cashier*.
 DIRECTORS.—David Rinsey, Wm. D. Harriman, Charles H. Worden, Charles E. Hiscock, M. J. Fritz, Walter C. Mack.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$472,482 87	\$534,240 00	\$523,147 23	\$536,859 32
Bonds, mortgages and securities.....	1,147,839 31	1,149,761 43	1,180,030 18	1,190,690 81
Premiums paid on bonds.....	10,535 90	9,508 90	9,508 80	8,045 66
Overdrafts.....	1,502 80	5,077 08	4,907 11	3,465 17
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	6,417 32	6,417 32	6,417 32	6,417 32
Other real estate.....	45,009 67	46,430 71	43,930 71	38,599 71
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....	12,000 00	12,900 00	12,000 00	12,000 00
Due from banks in reserve cities.....	202,826 62	101,064 76	190,627 03	118,836 48
Exchanges for clearing house.....	425 25	1,823 82	1,157 68	774 34
U. S. and National bank currency.....	75,288 00	82,531 00	77,159 00	59,391 00
Gold coin.....	55,372 50	54,145 00	54,690 00	54,080 00
Silver coin.....	9,500 00	8,800 00	6,800 00	3,100 00
Nickels and cents.....	134 24	190 87	208 43	224 50
Checks, cash items and internal revenue account.....	671 70	1,368 01	1,506 44	905 17
Totals.....	\$2,060,985 08	\$2,043,349 40	\$2,117,088 93	\$2,063,268 48
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less current expenses, interest and taxes paid.....	34,531 07	46,313 38	57,086 94	49,959 30
Dividends unpaid.....	513 67	292 00	577 00	452 00
Commercial deposits subject to check.....	313,669 33	273,550 90	276,891 19	233,610 76
Commercial certificates of deposit.....				
Due to banks and bankers.....	22,664 42	24,651 57	38,955 24	25,687 09
Certified checks.....	10 00	500 00	500 00	500 00
Cashier's checks outstanding.....				
Savings deposits.....	1,400,553 46	1,393,852 33	1,440,375 66	1,458,352 03
Savings certificates of deposit.....	93,044 13	104,199 22	102,702 90	94,707 30
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,060,986 08	\$2,043,349 40	\$2,117,088 93	\$2,063,268 48

No. 26.

FARMERS AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

REUBEN KEMPF, *President*; W. C. STEVENS, *Vice President*; FREDERICK H. BELSER, *Cashier*;
H. A. WILLIAMS, *Assistant Cashier*.

DIRECTORS.—Wm. C. Stevens, Ambrose Kearney, Wm. F. Breakey, D. Fred Schalrer, Reuben
Kempf, Junius E. Beal, G. Frank Allmendinger, Oliver M. Martin, H. G. Prettyman.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$373,400 51	\$371,910 86	\$385,555 99	\$392,356 76
Bonds, mortgages and securities.....	350,346 99	382,153 13	384,831 20	408,216 58
Premiums paid on bonds.....	900 00	900 00	900 00	800 00
Overdrafts.....	1,361 46	1,961 41	360 52	1,134 25
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate.....	2,203 00	2,203 00	2,203 00	2,203 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	10,205 64	13,265 03	4,377 55	2,792 25
United States bonds.....	9,660 00	9,660 00	9,660 00	9,780 00
Due from banks in reserve cities.....	74,238 08	88,040 60	71,297 01	81,462 96
Exchanges for clearing house.....	707 28	1,637 22	5,251 50	1,611 38
U. S. and National bank currency.....	19,032 00	9,408 90	11,311 00	5,227 00
Gold coin.....	30,020 00	29,945 00	30,919 80	31,995 00
Silver coin.....	5,310 85	2,997 90	4,211 70	2,572 45
Nickels and cents.....	340 67	359 09	270 62	626 97
Checks, cash items and internal revenue ac- count.....	637 77	173 20	570 41	76 95
Totals.....	\$912,864 25	\$944,104 44	\$941,220 30	\$976,295 55
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,302 51	10,122 40	10,613 97	11,314 44
Dividends unpaid.....	165 00			
Commercial deposits subject to check.....	159,699 00	158,868 16	157,854 30	193,604 13
Commercial certificates of deposit.....	151,177 24	158,191 93	152,974 40	158,299 24
Due to banks and bankers.....	22,085 08	29,995 26	21,524 49	18,666 78
Certified checks.....				
Cashier's checks outstanding.....	128 05	1,168 51	2,078 56	956 19
Savings deposits.....	471,317 37	485,968 18	496,174 58	493,454 77
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$912,864 25	\$944,104 44	\$941,220 30	\$976,295 55

STATE BANKING DEPARTMENT.

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

W. J. BOOTH, *President*; WM. ARNOLD, *Vice President*; C. JOHN WALZ, JR., *Cashier*.DIRECTORS.—John Haarer, William J. Booth, John V. Sheehan, Wm. Arnold, James H. Wade,
John Koch, Christian Martin, N. J. Kyer, Henry B. Carhart, V. C. Vaughn,
Frank P. Glasier, Eugene F. Mills.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$293,987 01	\$302,109 82	\$353,578 21	\$364,807 14
Bonds, mortgages and securities.....	296,467 97	307,992 97	317,242 97	335,520 47
Premiums paid on bonds.....				
Overdrafts.....	590 63	473 87	45 99	135 94
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		9,158 38		8,919 47
Items in transit.....	6,534 11		3,799 91	
United States bonds.....				
Due from banks in reserve cities.....	149,182 45	93,435 68	97,021 52	54,477 24
Exchanges for clearing house.....	290 15	570 64	565 39	921 80
U. S. and National bank currency.....	25,206 00	22,726 00	20,838 00	17,226 00
Gold coin.....	20,075 00	18,482 50	17,599 40	17,850 00
Silver coin.....	1,728 55	1,107 50	2,801 60	1,696 50
Nickels and cents.....	257 57	343 09	101 21	273 96
Checks, cash items and internal revenue ac- count.....	103 65	97 31	82 50	30 11
Totals.....	\$828,418 09	\$789,497 76	\$845,677 01	\$808,758 62
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	20,226 80	24,377 16	21,728 56	19,168 85
Dividends unpaid.....	87 00			
Commercial deposits subject to check.....	185,608 25	144,091 63	168,903 25	150,324 42
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	495,377 83	474,804 17	511,694 15	522,163 53
Savings certificates of deposit.....	92,118 21	80,424 80	78,661 05	73,106 82
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$828,418 09	\$788,497 76	\$845,677 01	\$808,758 62

STATE BANKS OF MICHIGAN.

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No. 228.

ARMADA SAVINGS BANK, ARMADA.

Organized February 13, 1901.

BERT C. PRESTON, *President*; GEORGE H. HEBBLEWHITE, *Vice President*;
J. E. MACAULAY, *Cashier*.DIRECTORS.—George H. Hebblewhite, John L. Preston, Frank E. Lathrop, Bert C. Preston,
James H. MacDonald.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$75,098 18	\$79,034 31	\$78,222 15	\$78,845 17
Bonds, mortgages and securities.....	85,070 00	84,570 00	85,120 00	83,020 00
Premiums paid on bonds.....				
Overdrafts.....	415 58	302 75	65 23	34 07
Banking house.....	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		350 70		2 050 93
United States bonds.....				
Due from banks in reserve cities.....	18,114 68	27,511 92	13,940 86	15,048 44
Exchanges for clearing house.....				
U. S. and National Bank Currency.....	5,004 00	3,783 00	6,496 00	7,808 00
Gold coin.....	2,000 00	2,000 00	2,150 00	2,355 00
Silver coin.....	1,113 50	914 50	1,307 15	939 55
Nickels and cents.....	142 52	159 06	84 81	83 31
Checks, cash items and internal revenue account.....			1,387 27	
Totals.....	\$193,258 46	\$204,326 24	\$194,463 47	\$195,884 47
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,200 00
Undivided profits, less current expenses, interest and taxes paid.....	3,648 16	5,203 46	5,318 62	4,513 85
Dividends unpaid.....	24 00			
Commercial deposits subject to check.....	18,840 05	23,953 22	24,100 71	24,819 54
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	134,012 80	135,612 81	128,209 04	123,740 98
Savings certificates of deposit.....	10,733 45	13,556 75	10,835 10	12,610 10
Notes and bills rediscounted.....				
Bills payable.....				4,000 00
Totals.....	\$193,258 46	\$204,326 24	\$194,463 47	\$195,884 47

No. 213.

ATHENS STATE AND SAVINGS BANK, ATHENS.

Organized April 15, 1899.

H. MAT. DOUBLEDAY, *President*; I. E. WELLS, *Vice President*; CHAS. A. STANDIFORD, *Cashier*.
 DIRECTORS.—H. Mat. Doubleday, S. W. Holmes, I. E. Wells, J. F. Culp, W. M. Albertson,
 Chas. A. Standiford, A. H. Harrison.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$79,037 40	\$85,299 19	\$82,904 31	\$85,180 03
Bonds, mortgages and securities.....	23,224 00	25,894 00	35,509 00	37,062 00
Premiums paid on bonds.....				
Overdrafts.....	3,419 70	2,776 16	5,486 82	3,829 83
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,975 00	1,975 00	1,975 00	1,975 00
Expenses, interest and taxes paid.....	52 96			
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,312 92	887 01	690 93	2,537 09
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	20,441 15	19,915 49	14,080 74	7,449 69
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,794 00	4,285 00	3,224 00	1,104 00
Gold coin.....	3,425 00	3,620 00	3,805 00	3,655 00
Silver coin.....	703 85	807 95	1,420 50	1,095 65
Nickels and cents.....	99 38	90 41	46 60	94 24
Checks, cash items and internal revenue ac- count.....	1,555 50	413 20	874 72	953 27
Totals.....	\$142,040 86	\$148,963 41	\$153,077 62	\$147,955 80
Liabilities				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....		663 03	1,052 28	246 68
Dividends unpaid.....	525 00	75 00		
Commercial deposits subject to check.....	32,785 05	29,350 33	24,587 72	26,005 49
Commercial certificates of deposit.....	88,730 81	98,875 05	107,437 62	101,703 63
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$142,040 86	\$148,963 41	\$153,077 62	\$147,955 80

STATE BANKS OF MICHIGAN.

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No. 236.

STATE BANK OF FRANK W. HUBBARD & CO., BAD AXE.

Organized July 10, 1901.

FRANK W. HUBBARD, *President*; JOHN RYAN, *Vice President and Cashier*;
WILLARD VARTY, *Assistant Cashier*.DIRECTORS.—Frank W. Hubbard, Elizabeth L. Hubbard, John Ryan, Maggie Ryan,
Harry H. Simpson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$160,660 94	\$150,509 60	\$168,945 16	\$172,207 20
Bonds, mortgages and securities.....	32,699 10	22,918 15	25,476 43	27,583 75
Premiums paid on bonds.....				
Overdrafts.....	2,115 30	355 12	1,254 84	499 74
Banking house.....	11,083 96	11,148 76	11,148 76	11,000 00
Furniture and fixtures.....				648 76
Other real estate.....	11,453 47	11,453 47	11,453 47	11,453 47
Due from other banks and bankers (not reserve cities).....	2,033 79	43 03	162 70	1,615 70
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	15,888 11	23,325 49	29,797 19	20,088 84
Exchanges for clearing house.....	8,367 65	1,371 35		4,214 24
U. S. and National Bank Currency.....	3,830 00	5,840 00	6,532 00	11,078 00
Gold coin.....	1,205 00	1,545 00	190 00	315 00
Silver coin.....	1,550 00	1,823 00	1,350 00	325 00
Nickels and cents.....	122 28	125 84	117 95	97 74
Checks, cash items and internal revenue ac- count.....	1,916 23	1,343 26	229 08	735 52
Totals.....	\$252,915 83	\$241,302 07	\$256,657 58	\$261,862 96
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,378 62	6,378 62	6,378 62	8,890 48
Undivided profits, less current expenses, interest and taxes paid.....	942 54	1,839 55	2,492 61	759 76
Dividends unpaid.....				
Commercial deposits subject to check.....	122,976 04	113,644 37	128,502 93	122,972 46
Commercial certificates of deposit.....	90,009 12	88,992 02	86,897 67	95,300 22
Due to banks and bankers.....	2,609 51	447 51	2,385 75	2,940 09
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$252,915 83	\$241,302 07	\$256,657 58	\$261,862 96

No. 237.

STATE SAVINGS BANK OF BAD AXE, BAD AXE.

Organized June 22, 1901.

A. E. SLEEPER, *President*; A. L. WRIGHT, *Vice President*; JAMES BALDWIN, *Cashier*;
JAPHETH HYND, *Assistant Cashier*.DIRECTORS.—A. E. Sleeper, A. L. Wright, James Baldwin, Clara Baldwin,
Charles D. Thompson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$94,161 14	\$90,803 04	\$112,742 03	\$114,953 63
Bonds, mortgages and securities.....	19,149 94	21,399 45	20,546 32	20,096 23
Premiums paid on bonds.....				
Overdrafts.....	7 23	55 30	6 49	36 98
Banking house.....	6,900 00	6,900 00	6,900 00	6,900 00
Furniture and fixtures.....	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate.....	878 02	878 02	878 02	885 27
Due from other banks and bankers (not reserved cities).....		2,400 00	2,400 00	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	54,704 59	55,379 90	37,217 71	31,251 34
Exchanges for clearing house.....	38 30	79 19	193 20	2,566 11
U. S. and National bank currency.....	5,796 00	2,073 00	2,129 00	2,185 00
Gold coin.....	1,080 00	1,065 00	1,025 00	1,070 00
Silver coin.....	881 10	1,623 10	899 70	465 25
Nickels and cents.....	124 81	217 25	292 97	817 41
Checks, cash items and internal revenue ac- count.....	549 80	716 58	27 70	423 10
Totals.....	\$185,370 52	\$193,679 83	\$177,259 14	\$182,303 41
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,200 00	3,600 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,965 40	1,266 28	488 12	1,947 50
Dividends unpaid.....				
Commercial deposits subject to check.....	49,148 73	54,423 14	39,704 67	29,963 11
Commercial certificates of deposit.....	114,086 30	109,380 41	103,666 35	121,368 39
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$185,370 52	\$193,679 83	\$177,259 14	\$182,303 41

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President*; ALVIN CHAPMAN, *Vice President*.

DIRECTORS.—Alvin Chapman, Wm. Broadwell, Anson Goss, J. E. Sebring, Emma C. McNitt, W. S. Charles, Wm. Chapman, Olla De Haven, Rebecca Fausnaugh.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$84,597 36	\$83,726 01	\$95,667 77	\$94,788 53
Bonds, mortgages and securities.....	123,783 46	114,658 34	114,182 84	114,416 05
Premiums paid on bonds.....	276 88		276 88	276 88
Overdrafts.....	784 74			
Banking house.....				
Furniture and fixtures.....	200 00	200 00	200 00	575 00
Other real estate.....	1,119 65	4,338 65	4,338 65	1,119 65
Due from other banks and bankers (not reserve cities).....	2,251 01	7,251 01	7,251 01	7,251 01
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	42,614 81	49,327 50	30,952 56	38,683 96
Exchanges for clearing house.....	60 64	533 31	2,228 66	2,127 68
U. S. and National bank currency.....	13,635 00	7,242 00	7,469 00	11,134 00
Gold coin.....	1,457 00	1,912 00	1,972 00	2,308 00
Silver coin.....	1,547 00	1,036 65	729 00	809 26
Nickels and cents.....	253 02	348 15	365 82	200 45
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$271,571 57	\$271,073 71	\$266,084 19	\$273,545 45
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,500 00	6,500 00	6,500 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,448 25	3,189 41	3,514 01	2,352 05
Dividends unpaid.....				
Commercial deposits subject to check.....	68,773 45	73,816 93	70,913 17	76,013 23
Commercial certificates of deposit.....	7,762 42	6,956 44	2,916 75	2,092 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	18,503 28	17,666 57	18,004 12	15,375 99
Savings certificates of deposit.....	148,584 17	128,842 37	140,126 14	144,911 48
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$271,571 57	\$271,073 71	\$266,084 19	\$273,545 45

STATE BANKING DEPARTMENT.

No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

CHAS. T. ALLEN, *President*; W. H. ELDRÉD *Vice President*; FREDERICK A. ALLWARDT, *Cashier*;
N. Y. GREEN, *Assistant Cashier*.

DIRECTORS.—Chas. T. Allen, Willard H. Eldred, J. R. Hall, L. A. Dudley, F. R. Kingman,
Robt. Binder, Maier Maas.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,040,593 15	\$992,419 29	\$977,771 88	\$926,795 65
Bonds, mortgages and securities.....	204,671 30	211,817 90	213,018 33	216,118 33
Premiums paid on bonds.....				
Overdrafts.....	22,110 84	27,241 16	20,852 70	9,367 03
Banking house.....				
Furniture and fixtures.....	6,773 22	7,773 22	7,188 71	13,468 77
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....		9 05	176 19	
Items in transit.....		6 50		1,127 75
United States bonds.....				
Due from banks in reserve cities.....	35,236 72	80,008 27	34,928 82	73,365 00
Exchanges for clearing house.....				
U. S. and National bank currency.....	42,716 00	50,778 00	49,876 00	34,024 00
Gold coin.....	12,472 50	10,392 50	30,545 00	26,730 00
Silver coin.....	7,360 70	5,447 80	8,007 25	6,254 10
Nickels and cents.....	460 72	343 64	385 16	737 87
Checks, cash items and internal revenue ac- count.....	6,180 40	9,796 14	11,128 32	6,913 01
Totals.....	\$1,387,075 64	\$1,397,518 47	\$1,355,998 36	\$1,316,411 60
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	65,000 00	65,000 00	65,000 00	65,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,123 91	12,491 31	4,606 20	9,662 58
Dividends unpaid.....				
Commercial deposits subject to check.....	210,397 63	240,057 69	223,514 24	198,193 99
Commercial certificates of deposit.....	20,570 29	26,902 76	17,472 47	19,330 22
Due to banks and bankers.....	4,638 55	2,822 93	2,073 88	2,353 29
Certified checks.....				2,125 39
Cashier's checks outstanding.....				
Savings deposits.....	925,336 26	916,243 78	918,328 57	919,606 23
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	100,000 00	75,000 00	75,000 00	50,000 00
Totals.....	\$1,387,075 64	\$1,397,518 47	\$1,355,998 36	\$1,316,411 60

STATE BANKS OF MICHIGAN.

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No. 178.

MERCHANTS' SAVINGS BANK, BATTLE CREEK.

Organized March 28, 1895.

AMBROSE M. MINTY, *President*; SCOTT FIELD, *Vice President and Cashier*;
H. A. ROWLES, *Assistant Cashier*.

DIRECTORS.—A. M. Minty, Scott Field, Frank Turner, Isaac Amberg, R. F. Hoffmaster.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$236,345 95	\$244,791 33	\$261,611 66	\$269,274 88
Bonds, mortgages and securities.....	299,406 49	307,631 00	306,838 80	300,976 67
Premiums paid on bonds.....				
Overdrafts.....	313 13	841 25	1,581 00	288 98
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	12,000 00	12,000 00	12,000 00	12,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	960 63	466 60	265 25	1,063 03
United States bonds.....				
Due from banks in reserve cities.....	42,239 84	60,617 83	56,423 79	60,632 88
Exchanges for clearing house.....	888 73			
U. S. and National bank currency.....	16,028 00	15,944 00	19,914 00	19,679 00
Gold coin.....	24,145 00	18,490 00	17,100 00	11,196 00
Silver coin.....	2,878 70	1,399 00	3,868 00	1,682 00
Nickels and cents.....	247 47	123 41	451 86	186 35
Checks, cash items and internal revenue ac- count.....		4,360 22	362 09	2,170 50
Totals.....	\$635,473 94	\$674,963 63	\$683,416 45	\$680,219 38
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	10,449 37	12,073 93	17,641 96	14,729 38
Dividends unpaid.....	30 00			
Commercial deposits subject to check.....	76,709 54	82,367 15	90,784 03	90,021 15
Commercial certificates of deposit.....	16,164 06	23,581 88	26,362 96	18,124 18
Due to banks and bankers.....	3,201 65	4,800 39	5,667 24	2,900 21
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	468,919 32	491,780 28	482,930 25	494,354 46
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$635,473 94	\$674,963 63	\$683,416 45	\$680,219 38

STATE BANKING DEPARTMENT.

No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

GEORGE H. YOUNG, President; J. WENTWORTH, Vice President; H. C. MOULTHROP, Cashier.

DIRECTORS.—George H. Young, A. McDonell, Justin Wentworth, Alvin Peter, Fremont B. Chesbrough, George K. Wentworth, F. E. Tyler, Wm. A. Young.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$641,500 26	\$657,741 02	\$1,008,016 20	\$999,450 71
Bonds, mortgages and securities.....	831,764 28	818,538 98	495,874 75	507,290 93
Premiums paid on bonds.....	14,126 82	14,399 32	13,000 00	13,799 74
Overdrafts.....	3,572 46	4,055 88	7,812 68	1,368 88
Banking house.....				
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,123 24	2,249 70	849 56	1,212 92
Items in transit.....				
United States bonds.....	13,720 00	13,720 00	23,720 00	23,720 00
Due from banks in reserve cities.....	241,082 12	365,437 20	301,406 83	311,953 67
Exchanges for clearing house.....	3,858 40	13,006 88	2,441 01	10,736 87
U. S. and National bank currency.....	99,924 00	74,728 00	84,769 00	65,376 00
Gold coin.....	47,440 00	44,480 00	47,230 00	44,052 50
Silver coin.....	12,117 54	6,012 65	7,989 85	8,713 20
Nickels and cents.....	656 32	643 21	586 23	814 86
Checks, cash items and internal revenue account.....	1,738 13	196 64	111 05	2,010 33
Totals.....	\$2,020,543 67	\$2,022,191 48	\$2,000,687 16	\$1,997,490 61
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	59,595 43	67,960 97	10,988 59	21,304 05
Dividends unpaid.....	92 00			
Commercial deposits subject to check.....	246,002 73	254,479 78	243,005 73	240,630 81
Commercial certificates of deposit.....	305,797 97	277,241 58	272,182 08	259,872 60
Due to banks and bankers.....	28,938 96	35,485 90	27,981 46	19,646 79
Certified checks.....	1,952 57	1,311 80	358 70	4,489 02
Cashier's checks outstanding.....				
Savings deposits.....	1,178,074 01	1,185,130 45	1,195,570 60	1,210,547 34
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,020,543 67	\$2,022,191 48	\$2,000,687 16	\$1,997,490 61

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; H. M. GILLETT, *Vice President*; JOHN MULHOLLAND, *Treasurer*.

DIRECTORS.—Thomas Cranage, N. A. Eddy, H. M. Gillett, Gustaves Hine, Fred T. Norris, Geo. D. Jackson, John Mulholland.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$408,854 92	\$424,289 00	\$419,912 78	\$358,530 94
Bonds, mortgages and securities.....	237,927 52	252,402 52	262,710 09	312,085 09
Premiums paid on bonds.....	1,711 05	2,123 55	2,123 55	3,323 55
Overdrafts.....	57 76	131 64	171 39	185 73
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	13,078 15	13,078 15	13,078 15	13,078 15
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	116,817 79	90,490 91	97,413 63	94,527 80
Exchanges for clearing house.....	583 60	815 30	2,802 81	7,926 11
U. S. and National bank currency.....	33,108 00	32,303 00	32,241 00	34,919 00
Gold coin.....	2,465 00	9,365 00	9,380 00	9,675 00
Silver coin.....	817 50	1,115 60	888 30	576 25
Nickels and cents.....	125 01	96 20	95 36	70 56
Checks, cash items and internal revenue account.....				
Totals.....	\$817,546 30	\$826,290 87	\$840,907 06	\$834,898 18
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,966 24	9,676 16	12,183 84	9,757 31
Dividends unpaid.....	25 00			
Commercial deposits subject to check.....	99,891 75	79,896 20	88,462 24	83,494 93
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	9,429 82	9,440 32		348 85
Cashier's checks outstanding.....				
Savings deposits.....	559,354 18	582,945 70	595,861 73	598,530 47
Savings certificates of deposit.....	68,879 31	69,332 49	69,399 25	67,766 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$817,546 30	\$826,290 87	\$840,907 06	\$834,898 18

STATE BANKING DEPARTMENT.

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

CHARLES R. HAWLEY, *President*; CHARLES C. WHITNEY, *Vice President*;
JAMES R. WATROUS, *Cashier*.

DIRECTORS.—Charles C. Whitney, Thomas A. E. Weadock, C. R. Hawley, C. C. Barker,
Benjamin Bontell, Robert C. Bialy, John C. Weadock, J. R. Watrous, Guy H. Moulthrop.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$463,389 86	\$476,656 08	\$462,991 37	\$445,916 70
Bonds, mortgages and securities.....	84,380 00	84,577 00	79,527 00	58,127 00
Premiums paid on bonds.....				
Overdrafts.....	93 26	927 76	171 17	54 62
Banking house.....				
Furniture and fixtures.....	6,809 92	6,809 92	6,809 92	6,809 92
Other real estate.....	13,086 79	12,477 00	15,067 00	12,067 00
Due from other banks and bankers (not reserve cities).....			1,423 40	
Items in transit.....	3,341 62	6,159 48		2,677 76
United States bonds.....				
Due from banks in reserve cities.....	90,370 66	34,029 74	15,953 40	54,263 79
Exchanges for clearing house.....	1,409 62	7,401 08	5,777 54	7,691 90
U. S. and National bank currency.....	50,128 00	47,947 00	44,339 25	28,304 00
Gold coin.....	14,245 00	15,175 00	11,890 00	11,890 00
Silver coin.....	9,314 00	7,660 00	6,085 40	7,252 50
Nickels and cents.....	399 68	361 50	126 89	252 33
Checks, cash items and internal revenue ac- count.....	10 78	203 58	163 00	27 50
Totals.....	\$736,879 19	\$700,385 14	\$650,310 34	\$635,325 02
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,744 58	7,608 35	9,475 53	4,136 39
Dividends unpaid.....				
Commercial deposits subject to check.....	354,296 31	297,084 25	237,281 41	153,332 95
Commercial certificates of deposit.....	3,080 49	1,408 90	6,204 64	9,968 13
Due to banks and bankers.....				
Certified checks.....	552 23	1,552 23	1,627 23	552 23
Cashier's checks outstanding.....				
Savings deposits.....	204,593 44	206,246 57	208,206 53	220,534 28
Savings certificates of deposit.....	70,612 14	85,484 84	66,515 00	58,511 04
Notes and bills rediscounted.....				
Bills payable.....			20,000 00	50,000 00
Totals.....	\$736,879 19	\$700,385 14	\$650,310 34	\$635,325 02

STATE BANKS OF MICHIGAN.

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No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; W. S. LAMBERTSON, *Cashier*.

DIRECTORS.—A. N. Belding, H. J. Leonard, O. F. Webster, W. P. Hetherington, E. E. Fales, M. M. Belding, Jr., T. Frank Ireland.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$139,016 50	\$151,252 92	\$137,190 55	\$162,082 92
Bonds, mortgages and securities.....	18,510 00	17,310 00	17,435 00	23,310 00
Premiums paid on bonds.....				
Overdrafts.....	1,191 87	604 50	185 19	292 03
Banking house.....	7,975 67	7,875 67	7,875 67	7,875 67
Furniture and fixtures.....	1,805 00	1,805 00	1,805 00	1,805 00
Other real estate.....	800 00	800 00	800 00	800 00
Due from other banks and bankers (not reserve cities).....		950 70	25 00	35 00
Items in transit.....		3,000 00		
United States bonds.....				
Due from banks in reserve cities.....	16,547 01	27,313 98	42,143 05	19,125 18
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,806 00	2,537 00	5,146 00	1,554 00
Gold coin.....	5,036 00	5,161 00	5,253 50	6,101 00
Silver coin.....	2,135 75	1,325 20	1,607 60	1,424 80
Nickels and cents.....	95 86	124 44	75 15	124 42
Checks, cash items and internal revenue ac- count.....	600 47	177 50	266 21	460 45
Totals.....	\$199,222 22	\$220,138 00	\$219,897 92	\$224,900 47
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,486 60	6,992 10	7,126 73	7,021 61
Dividends unpaid.....				
Commercial deposits subject to check.....	29,746 31	38,911 80	33,045 01	44,046 72
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				30 00
Savings deposits.....	30,436 77	31,979 23	31,573 60	26,443 97
Savings certificates of deposit.....	103,562 54	112,264 87	118,152 40	117,358 17
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$199,222 22	\$220,138 00	\$219,897 92	\$224,900 47

STATE BANKING DEPARTMENT.

No. 159.

PEOPLE'S SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1893.

E. R. SPENCER, *President*; FRANK R. CHASE, *Vice President*; M. A. REED, *Cashier*;
W. L. CUSSEY, *Assistant Cashier*.

DIRECTORS.—E. R. Spencer, L. L. Holmes, Brinton F. Hall, Frank R. Chase, M. A. Reed,
Charles Eddy, Loren C. Fales, John Greenop, W. H. Locke, G. M. Spencer,
Geo. H. Hoppough, H. L. Page.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$194,265 77	\$302,765 05	\$318,078 90	\$302,055 17
Bonds, mortgages and securities.....	62,888 85	62,037 05	64,425 59	72,974 42
Premiums paid on bonds.....				
Overdrafts.....	444 30	1,280 79	1,248 94	865 20
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	3,125 00	3,125 00	3,125 00	3,125 00
Other real estate.....	7,000 00	7,000 00	7,000 00	7,000 00
Due from other banks and bankers (not reserve cities).....		1,293 00		
Items in transit.....	801 04		1,035 39	41 42
United States bonds.....				
Due from banks in reserve cities.....	24,002 93	42,138 54	18,362 10	17,946 39
Exchanges for clearing house.....		671 92	2,061 79	1,892 71
U. S. and National bank currency.....	9,794 00	11,064 00	5,768 60	6,750 00
Gold coin.....	6,234 50	6,447 00	6,839 50	4,849 50
Silver coin.....	2,083 05	925 10	2,934 05	2,711 40
Nickels and cents.....	329 61	294 12	851 27	644 01
Checks, cash items and internal revenue ac- count.....	868 70		213 60	
Totals.....	\$319,526 75	\$347,039 57	\$340,064 13	\$328,755 22
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,141 68	3,072 85	3,947 45	2,876 16
Dividends unpaid.....	2,100 00			
Commercial deposits subject to check.....	44,061 92	45,293 11	38,035 12	35,253 64
Commercial certificates of deposit.....				
Due to banks and bankers.....	1,831 53	705 01	3,142 81	1,292 95
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	31,537 95	32,887 92	36,647 23	33,293 64
Savings certificates of deposit.....	193,853 67	223,080 68	216,271 52	203,128 79
Notes and bills rediscounted.....				
Bills payable.....				8,000 00
Totals.....	\$319,526 75	\$347,039 57	\$340,064 13	\$328,755 22

No. 319.

BENTON HARBOR STATE BANK, BENTON HARBOR.

Organized December 20, 1899.

I. W. CONKEY, President; H. D. POOL, Vice President; WM. RUPP, JR., Cashier;
E. F. WELLS, Assistant Cashier.

DIRECTORS.—I. W. Conkey, H. D. Pool, B. M. Nowlen, Geo. M. Valentine, Lewis Sutherland,
S. L. VanCamp, Mason B. Wells, C. A. Conkey, Wm. Rupp, Jr.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$188,606 57	\$200,138 77	\$234,865 42	\$234,807 16
Bonds, mortgages and securities.....	47,721 32	45,142 68	49,476 83	51,922 16
Premiums paid on bonds.....				
Overdrafts.....	655 17	573 20	481 94	1,117 85
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	6,450 00	6,450 00	6,450 00	6,450 00
Due from other banks and bankers (not reserve cities).....	48 55	1,000 00	959 05	3,230 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	83,685 19	56,921 37	33,096 89	83,573 14
Exchanges for clearing house.....	555 25	1,921 56	842 00	4,875 00
U. S. and National bank currency.....	11,603 00	12,241 00	13,019 00	13,975 00
Gold coin.....	4,865 00	4,035 00	5,980 00	7,510 00
Silver coin.....	3,125 10	1,514 10	2,333 40	2,781 95
Nickels and cents.....	140 45	170 74	109 56	182 13
Checks, cash items and internal revenue ac- count.....	90 71	286 91	63 03	220 37
Totals.....	\$354,556 31	\$341,395 33	\$349,657 12	\$412,644 46
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,707 49	7,287 69	8,629 47	6,632 00
Dividends unpaid.....	88 00	40 00	40 00	
Commercial deposits subject to check.....	130,124 65	121,635 16	119,856 07	171,514 83
Commercial certificates of deposit.....	159,920 75	148,403 17	157,255 38	162,554 71
Due to banks and bankers.....	1,593 91	1,715 09	949 57	473 14
Certified checks.....		500 00	365 95	700 00
Cashier's checks outstanding.....				
Savings deposits.....	4,121 51	3,724 22	9,560 68	16,769 78
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$354,556 31	\$341,395 33	\$349,657 12	\$412,644 46

No. 76.

FARMERS AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

JOHN ROBINSON, *President*; R. M. JONES, *Vice President*; CHARLES FOSTER, *Cashier*;
JAMES M. ROSE, *Assistant Cashier*.

DIRECTORS.—R. M. Jones, W. P. Robbins, O. B. Hipp, Edward M. Brant, R. H. Sherwood, John Robinson, William Stewart, A. J. Kidd, H. M. Olney, Charles Foster, Thomas L. Wilkinson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$504,639 19	\$525,682 39	\$552,612 85	\$527,706 08
Bonds, mortgages and securities.....	96,611 56	96,061 56	96,061 56	105,077 61
Premiums paid on bonds.....	1,246 84	1,246 84	1,246 84	1,246 84
Overdrafts.....	332 88	440 38	205 71	382.29
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate.....	1,800 00	1,800 00	1,800 00	1,800 00
Due from other banks and bankers (not reserve cities).....	2,518 90	2,120 97	4,597 86	9,007 64
Items in transit.....				
United States bonds.....	13,700 00	13,700 00	13,700 00	13,700 00
Due from banks in reserve cities.....	464,065 56	390,250 08	296,487 78	433,631 78
Exchanges for clearing house.....	360 00	745 58	735 12	2,918 06
U. S. and National bank currency.....	50,153 00	43,436 00	60,935 00	66,038 00
Gold coin.....	24,455 00	24,380 00	24,645 00	25,935 00
Silver coin.....	8,672 80	5,614 40	8,896 50	7,658 30
Nickels and cents.....	806 20	1,144 11	1,067 51	881 26
Checks, cash items and internal revenue ac- count.....	65 55	331 56	166 90	747 68
Totals.....	\$1,183,447 43	\$1,130,933 82	\$1,077,149 63	\$1,210,730 49
Liabilities.				
Capital stock paid in.....	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund.....	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits, less current expenses, interest and taxes paid.....	13,650 20	18,913 97	10,724 13	15,452 77
Dividends unpaid.....				
Commercial deposits subject to check.....	394,496 05	314,208 14	276,429 10	302,826 47
Commercial certificates of deposit.....	47,752 30	40,814 37	43,987 17	56,160 33
Due to banks and bankers.....	87,337 90	91,385 67	100,218 19	118,996 52
Certified checks.....	500 00	581 66	500 00	206 00
Cashier's checks outstanding.....	296 00	185 49	9,577 90	998 00
Savings deposits.....	129,256 87	179,225 22	194,967 71	190,732 45
Savings certificates of deposit.....	322,658 11	298,119 31	253,245 43	247,853 95
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,183,447 43	\$1,130,933 82	\$1,077,149 63	\$1,210,730 49

STATE BANKS OF MICHIGAN.

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No. 259.

BIG RAPIDS SAVINGS BANK, BIG RAPIDS.

Organized May 1, 1902.

W. N. FERRIS, *President*; O. J. McQUISTON, *Vice President and Cashier*.

DIRECTORS.—W. N. Ferris, William Batson, C. D. Carpenter, T. H. Coughlin, A. B. Cogger, E. C. Newcombe, O. J. McQuiston, S. J. Throp, J. Dallavo, J. J. Henderson, G. Winter.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$54,288 77	\$54,061 80	\$53,979 94	\$56,429 20
Bonds, mortgages and securities.....	52,441 36	53,065 34	52,822 00	53,021 91
Premiums paid on bonds.....				
Overdrafts.....	79 56	208 29	66 16	
Banking house.....				
Furniture and fixtures.....	1,496 50	1,496 50	1,494 50	1,492 50
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,026 07	60 00	2,877 37	
Items in transit.....		509 60	50 00	
United States bonds.....				
Due from banks in reserve cities.....	18,363 68	12,997 86	14,905 02	16,679 81
Exchanges for clearing house.....				
U. S. and National Bank Currency.....	4,356 00	7,217 00	5,814 00	3,635 00
Gold coin.....	1,412 50	590 00	790 00	1,130 00
Silver coin.....	1,510 00	629 25	927 30	747 00
Nickels and cents.....	98 26	50 09	118 70	35 11
Checks, cash items and internal revenue ac- count.....	557 60	607 57	1,097 84	329 01
Totals.....	\$136,630 39	\$131,413 30	\$134,942 83	\$133,409 54
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	567 19	1,356 34	1,516 99	2,118 96
Dividends unpaid.....				
Commercial deposits subject to check.....	32,193 73	28,000 50	29,100 28	27,779 27
Commercial certificates of deposit.....	19,569 84			
Due to banks and bankers.....				2,254 07
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	59,279 63	57,970 50	63,029 35	61,849 39
Savings certificates of deposit.....		19,085 96	16,296 21	14,407 85
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$136,630 39	\$131,413 30	\$134,942 83	\$133,409 54

No. 248.

CITIZENS' STATE BANK, BIG RAPIDS.

Organized September 28, 1901.

E. W. HUDNUTT, *President*; G. A. WRIGHT, *Vice President*; D. C. MORRILL, *Cashier*.DIRECTORS.—E. W. Hudnutt, Wm. Hugh, W. E. Darrah, G. F. Fairman, Jos. Barton,
G. A. Wright, W. T. Dodge, D. C. Morrill, W. E. Ballie, F. E. Hood.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts	\$178,214 56	\$201,529 00	\$215,853 60	\$230,008 08
Bonds, mortgages and securities	71,003 07	72,103 07	75,243 07	74,096 07
Premiums paid on bonds	500 00	1,321 88	467 38	467 38
Overdrafts	145 20	141 48	234 77	128 86
Banking house	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)	2,498 30	881 48	314 60	4,478 26
Items in transit				
United States bonds	8,000 00	8,000 00	8,120 00	8,120 00
Due from banks in reserve cities	105,048 72	72,890 79	47,811 06	57,661 19
Exchanges for clearing house				
U. S. and National bank currency	13,080 00	10,746 00	16,808 00	9,693 00
Gold coin	8,705 00	8,640 00	7,480 00	8,555 00
Silver coin	2,280 30	2,010 25	1,975 85	2,505 95
Nickels and cents	300 54	359 12	439 00	433 54
Checks, cash items and internal revenue ac- count	438 26	855 10	602 15	1,380 60
Totals	\$400,171 85	\$399,378 17	\$384,844 56	\$397,633 87
Liabilities				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,500 00	2,500 00	2,500 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	6,194 18	7,864 11	9,831 28	7,374 90
Dividends unpaid	153 33			
Commercial deposits subject to check	176,583 50	161,726 86	146,146 05	142,817 00
Commercial certificates of deposit	2,885 88	5,771 09	5,612 08	7,721 95
Due to banks and bankers				
Certified checks			10 00	
Cashier's checks outstanding			8 79	4 65
Savings deposits	43,955 26	43,380 66	40,623 57	39,433 97
Savings certificates of deposit	117,960 70	128,145 45	130,112 84	147,370 80
Notes and bills rediscounted				
Bills payable				
Totals	\$400,171 85	\$399,378 17	\$384,844 56	\$397,633 87

No. 163.

BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

H. B. HATHAWAY, *President*; WILLIAM ROTHFUSS, *Vice President*; CHAS. B. PHILLIPS, *Cashier*; L. H. ROTHFUSS, *Assistant Cashier*.

DIRECTORS.—Chas. B. Phillips, George F. Ford, H. B. Hathaway, Wm. Rothfuss, Geo. W. Davenport.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts	\$173,804 52	\$172,389 56	\$143,635 00	\$161,218 12
Bonds, mortgages and securities	94,851 00	94,776 00	97,270 00	96,870 00
Premiums paid on bonds				
Overdrafts	155 56	380 83	928 28	330 44
Banking house	5,432 65	5,432 65	5,432 65	5,432 65
Furniture and fixtures	2,317 35	2,317 35	2,317 35	2,317 35
Other real estate	2,305 48	2,305 48	2,305 48	2,075 00
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	32,902 92	26,860 89	94,009 19	67,443 10
Exchanges for clearing house				
U. S. and National bank currency	12,770 00	10,726 00	10,951 00	11,944 00
Gold coin	3,650 00	3,275 00	3,590 00	3,770 00
Silver coin	453 75	1,029 50	155 20	205 25
Nickels and cents	59 60	135 66	51 18	104 85
Checks, cash items and internal revenue ac- count	624 27	2,860 47	6,794 60	478 14
Totals	\$320,326 19	\$321,509 30	\$367,470 92	\$363,196 28
Liabilities.				
Capital stock paid in	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	884 33	2,965 04	5,362 27	1,465 48
Dividends unpaid				
Commercial deposits subject to check	18,868 22	12,043 63	17,494 47	13,481 92
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	201,341 97	194,323 51	223,798 36	221,067 85
Savings certificates of deposit	73,231 67	72,178 21	96,815 82	90,223 63
Notes and bills rediscounted				
Bills payable	10,000 00	15,000 00		
Totals	\$320,326 19	\$321,509 30	\$367,470 92	\$363,196 38

No. 221.

THE JIPSON-CARTER STATE BANK, BLISSFIELD.

Organized March 1, 1900.

RUSSEL C. CARTER, *President*; AMAZIAH D. ELLIS, *Vice President*;
WEBSTER C. JIPSON, *Cashier*; H. F. DAVIS, *Assistant Cashier*.

DIRECTORS.—Russel C. Carter, Webster C. Jipson, Amasiah D. Ellis, Charles E. Howland,
James C. Holt, William F. Rodgers.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$97,439 10	\$90,936 11	\$78,010 44	\$98,600 02
Bonds, mortgages and securities.....	105,064 68	130,548 08	140,372 05	144,062 16
Premiums paid on bonds.....		218 70	223 45	223 55
Overdrafts.....	1,993 32	1,418 83	213 13	423 66
Banking house.....	5,449 35	5,449 35	5,449 35	5,449 35
Furniture and fixtures.....	2,873 02	2,873 12	2,873 12	2,873 12
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	27,935 99	26,851 25	65,067 13	37,149 04
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,103 00	9,081 00	9,091 00	7,191 00
Gold coin.....	2,090 00	2,370 00	3,030 00	3,710 00
Silver coin.....	420 85	298 75	584 40	366 10
Nickels and cents.....	213 35	86 49	86 95	86 70
Checks, cash items and internal revenue ac- count.....	2,567 57	79 65	25 00	3,512 11
Totals.....	\$255,170 33	\$270,161 33	\$305,026 02	\$303,646 81
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,823 96	7,599 77	7,386 41	9,076 66
Dividends unpaid.....		96 00	80 00	
Commercial deposits subject to check.....	11,466 28	15,770 93	17,577 50	12,146 53
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	160,210 07	170,934 29	198,988 02	198,348 20
Savings certificates of deposit.....	50,170 02	48,700 34	53,994 09	57,075 42
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$255,170 33	\$270,161 33	\$305,026 02	\$303,646 81

STATE BANKS OF MICHIGAN.

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No. 256.

BOYNE CITY STATE BANK, BOYNE CITY.

Organized January 23, 1902.

WILLIAM H. WHITE, *President*; W. S. SHAW, *Vice President*; S. C. SMITH, *Cashier*.

DIRECTORS.—William H. White, W. S. Shaw, W. H. Mathews, Thomas White, S. C. Smith.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$78,946 56	\$86,217 86	\$73,792 13	\$76,784 44
Bonds, mortgages and securities.....	8,349 78	16,805 00	14,762 78	21,978 97
Premiums paid on bonds.....				
Overdrafts.....	7 95	17 77	94 75	317 01
Undivided profits.....	357 11	86 58		
Banking house.....	12,200 00	12,200 00	12,200 00	12,200 00
Furniture and fixtures.....	747 54	1,122 54	1,154 54	1,156 54
Other real estate.....	6,450 00	6,450 00	6,350 00	6,350 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	5,000 00		33 50	491 00
United States bonds.....				
Due from banks in reserve cities.....	12,112 87	15,478 72	18,632 43	12,153 40
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,332 00	5,579 00	5,422 00	4,004 00
Gold coin.....	535 00	1,292 00	1,510 00	1,730 00
Silver coin.....	912 00	900 95	937 50	865 70
Nickels and cents.....	160 86	107 00	17 97	101 47
Checks, cash items and internal revenue account.....	1,149 91	111 07	429 03	458 43
Totals.....	\$130,252 48	\$121,338 49	\$135,381 53	\$138,591 86
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....			405 43	941 13
Dividends unpaid.....				
Commercial deposits subject to check.....	50,929 57	50,554 56	61,674 43	62,195 76
Commercial certificates of deposit.....	23,375 48	22,647 88		
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	22,472 43	20,134 05	23,352 33	25,233 92
Savings certificates of deposit.....			22,954 24	23,221 65
Notes and bills rediscounted.....	6,475 00			
Bills payable.....				
Totals.....	\$130,252 48	\$126,338 49	\$135,381 53	\$138,591 86

No. 187.

FIRST STATE SAVINGS BANK OF BRECKENRIDGE, BRECKENRIDGE.

Organized April 7, 1896.

JAMES B. CRAWFORD, *President*; W. O. WATSON, *Vice President*; ALF. F. CRAWFORD, *Cashier*; THOS. CRAWFORD, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, W. O. Watson, Lemuel Waggoner, George P. Young, C. Peterman, John Mitchell, Jr., James P. Gibbs, Alf. F. Crawford, Thos. Crawford.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$58,509 47	\$54,143 41	\$63,822 23	\$66,781 26
Bonds, mortgages and securities.....	23,106 79	23,306 79	22,455 79	24,466 79
Premiums paid on bonds.....				
Overdrafts.....	712 07	1,126 38	294 78	554 58
Banking house.....	1,219 40	1,219 40	1,219 40	1,219 40
Furniture and fixtures.....	776 07	776 07	776 07	776 07
Certificates of deposit other State Banks.....			6,730 00	
Due from other banks and bankers (not reserve cities).....	352 41	5,843 00	110 53	108 52
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	1,368 39	12,081 79	0,217 70	3,402 75
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,454 00	3,599 00	3,662 00	5,100 00
Gold coin.....	1,530 00	1,715 00	1,855 00	1,900 00
Silver coin.....	737 30	1,124 00	1,295 20	1,620 80
Nickels and cents.....	00 40	118 59	65 43	99 70
Checks, cash items and internal revenue account.....				
Totals.....	\$96,826 30	\$105,653 43	\$108,505 13	\$106,119 87
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	859 32	1,962 79	2,900 00	2,562 00
Dividends unpaid.....				
Commercial deposits subject to check.....	23,861 50	19,864 81	20,010 70	16,524 92
Commercial certificates of deposit.....	47,105 48	58,825 83	60,594 43	52,832 95
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				9,200 00
Totals.....	\$96,826 30	\$105,653 43	\$108,505 13	\$106,119 87

No. 216.

BROWN CITY SAVINGS BANK, BROWN CITY.

Organized June 9, 1899.

J. L. BENEDICT, *President*; CHARLES NOBLE, *Vice President*; R. C. BENNETT, *Cashier*.DIRECTORS.—J. L. Benedict, Charles Noble, Hugh McNair, D. C. Merrill, Jno. P. Niggeman, Jr.,
A. E. Sleeper, J. E. Campbell.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$77,715 67	\$82,837 38	\$85,520 63	\$89,943 15
Bonds, mortgages and securities.....	10,963 44	12,153 94	12,191 94	12,297 94
Premiums paid on bonds.....				
Overdrafts.....	445 61	504 11	640 91	1,200 47
Banking house.....	2,000 00	2,000 00	2,000 00	2,200 00
Furniture and fixtures.....	1,950 00	1,950 00	1,990 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,968 75	100 00	800 00	
United States bonds.....				
Due from banks in reserve cities.....	26,754 22	16,113 38	11,951 98	14,985 40
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,042 00	2,494 00	4,642 00	1,987 00
Gold coin.....	2,955 00	3,560 00	2,950 00	3,270 00
Silver coin.....	528 60	900 15	556 15	597 55
Nickels and cents.....	141 59	96 65	71 18	75 98
Checks, cash items and internal revenue ac- count.....	252 16	249 71	173 18	352 72
Totals.....	\$129,717 04	\$122,959 30	\$123,477 97	\$128,910 21
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	247 26	964 21	1,226 06	1,899 19
Dividends unpaid.....				
Commercial deposits subject to check.....	28,498 25	21,339 36	19,671 41	17,942 87
Commercial certificates of deposit.....	56,364 52	57,371 96	58,017 66	64,478 30
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	3,659 76	2,399 78	2,552 75	2,358 42
Savings deposits.....	12,447 25	12,383 99	12,910 09	13,321 43
Savings certificates of deposit.....				
Notes and bills rediscounted.....			900 00	500 00
Bills payable.....				
Totals.....	\$129,717 04	\$122,959 30	\$123,477 97	\$128,910 21

STATE BANKING DEPARTMENT.

No. 253.

CITIZENS' STATE SAVINGS BANK, BROWN CITY.

Organized January 8, 1902.

JOHN J. KEARNS, *President*; HUGH J. MCPHEE, *Vice President*; JOHN MORRIS, *Cashier*; E. V. LEONARD, *Assistant Cashier*.

DIRECTORS.—John J. Kearns, Hugh J. McPhee, L. H. Howse, Simeon B. Schlichter, John W. Weed, Daniel Webster, Harvey Tappan.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$90,504 18	\$84,077 18	\$79,709 71	\$67,050 29
Bonds, mortgages and securities.....	37,225 97	37,784 47	36,513 05	45,840 74
Premiums paid on bonds.....				
Overdrafts.....	34 87	7 23	50 94	
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,850 00	1,850 00	1,850 00	1,850 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,241 56	3,082 32	4,106 88	
Items in transit.....				4,396 33
United States bonds.....				
Due from banks in reserve cities.....	8,116 17	10,193 87	11,637 48	17,418 05
Exchanges for clearing house.....			577 60	696 47
U. S. and National bank currency.....	5,944 00	4,203 00	4,733 00	3,125 00
Gold coin.....	2,330 00	2,035 00	2,060 00	2,020 00
Silver coin.....	438 70	619 35	282 85	696 05
Nickels and cents.....	121 78	196 23	179 81	126 17
Checks, cash items and internal revenue ac- count.....	57 03	1 00		
Totals.....	\$154,864 26	\$149,049 65	\$146,706 41	\$148,228 10
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,055 34	1,237 27	774 19	1,968 63
Dividends unpaid.....				
Commercial deposits subject to check.....	22,680 69	16,357 09	19,257 99	15,801 41
Commercial certificates of deposit.....	2,312 52	2,218 00	1,464 73	1,089 73
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	203 48	482 94	634 74	661 34
Savings deposits.....	38,210 14	39,236 96	39,065 42	41,647 81
Savings certificates of deposit.....	59,402 09	58,517 39	50,509 34	61,159 18
Notes and bills rediscounted.....				
Bills payable.....	5,000 00	5,000 00		
Totals.....	\$154,864 26	\$149,049 65	\$146,706 41	\$148,228 10

STATE BANKS OF MICHIGAN.

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No. 212.

THE BURR OAK STATE BANK, BURR OAK.

Organized December 21, 1898.

HENRY P. MOWRY, *President*; JOHN B. KEESLAR, *Vice President*; H. C. KAAS, *Cashier*.

DIRECTORS.—J. B. Keeslar, J. S. Sheneman, Henry P. Mowry, C. J. Holmes, Marshall F. Smith, Wm. Mallow, J. E. Watson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$43,161 82	\$45,794 45	\$30,876 26	\$27,851 39
Bonds, mortgages and securities.....	19,780 00	25,380 00	33,180 00	43,326 85
Premiums paid on bonds.....	80 00	147 50	147 50	197 84
Overdrafts.....	218 87	153 74	42 13	277 86
Banking house.....	1,727 10	1,727 10	1,727 10	1,727 10
Furniture and fixtures.....	1,383 10	1,383 10	1,483 10	1,483 10
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....	500 00	500 00	500 00	500 00
Due from banks in reserve cities.....	23,071 08	17,383 74	25,438 00	19,476 01
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,206 00	3,584 00	2,870 00	2,989 00
Gold coin.....	1,165 00	1,025 00	1,105 00	1,065 09
Silver coin.....	707 80	662 15	511 40	700 99
Nickels and cents.....	39 72	80 65	53 97	5 20
Checks, cash items and internal revenue account.....	8 60	139 38	578 20	187 28
Totals.....	\$101,049 03	\$97,960 81	\$99,513 31	\$100,767 44
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	750 00	750 00	750 00	856 09
Undivided profits, less current expenses, interest and taxes paid.....	1,181 92	1,362 65	2,087 13	1,516 62
Dividends unpaid.....	148 00	95 00		55 00
Commercial deposits subject to check.....	18,648 16	14,574 79	16,421 22	13,530 69
Commercial certificates of deposit.....	35,677 36	24,425 81	16,596 96	7,443 57
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	23,643 65	41,742 56	48,668 00	62,371 56
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$101,049 02	\$97,960 81	\$99,513 31	\$100,767 44

STATE BANKING DEPARTMENT.

No. 181.

CADILLAC STATE BANK, CADILLAC.

Organized October 30, 1895.

FRANK J. COBBS, *President*; SOLOMON W. KRAMER, *Vice President*; HENRY KNOWLTON, *Cashier*.

DIRECTORS.—S. W. Kramer, W. W. Mitchell, Frank J. Cobbs, Delos F. Diggins, Joseph Murphy, Fred L. Reed, Geo. F. Williams.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$480,505 34	\$507,433 39	\$456,386 91	\$459,004 27
Bonds, mortgages and securities.....	146,008 25	157,139 00	204,102 58	200,884 78
Premiums paid on bonds.....				
Overdrafts.....	2,207 99	1,045 79	1,726 85	515 26
Banking house.....	21,239 31	21,239 31	21,239 31	21,239 31
Furniture and fixtures.....	2,113 87	2,113 87	2,113 87	2,113 87
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	7,688 57	8,481 76	3,502 33	5,912 70
United States bonds.....	20,000 00	20,000 00	20,000 00	20,000 00
Due from banks in reserve cities.....	98,662 31	101,435 70	87,874 36	60,557 69
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,821 00	9,848 00	20,545 00	1,956 00
Gold coin.....	27,075 00	23,720 00	30,865 00	21,375 00
Silver coin.....	3,827 80	3,627 20	7,273 45	2,221 40
Nickels and cents.....	1,055 17	1,269 60	1,016 71	829 99
Checks, cash items and internal revenue account.....	1,151 59	1,053 92	2,875 30	2,070 87
Totals.....	\$825,256 20	\$864,407 54	\$859,521 67	\$798,771 14
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,453 28	3,339 73	3,288 94	2,550 72
Dividends unpaid.....	90 00			
Commercial deposits subject to check.....	193,199 38	175,860 06	191,463 67	206,127 27
Commercial certificates of deposit.....	288,734 87	231,003 41	97,918 81	40,970 04
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	150,340 72	164,358 56	161,943 04	160,883 60
Savings certificates of deposit.....	91,437 95	154,815 78	304,907 21	288,239 51
Notes and bills rediscounted.....		15,000 00		
Bills payable.....		20,000 00		
Totals.....	\$825,256 20	\$864,407 54	\$859,521 67	\$798,771 14

STATE BANKS OF MICHIGAN.

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No. 261.

PEOPLES' SAVINGS BANK OF CADILLAC, MICHIGAN, CADILLAC.

Organized June 17, 1902.

E. J. HAYNES, *President*; CHARLES H. DRURY, *Vice President*; GEORGE CHAPMAN, *Cashier*.

DIRECTORS.—George Chapman, Henry Bañou, Samuel H. Merritt, Alfred W. Newark, Orange Webster, James English, Charles H. Drury, Elbert J. Haynes, John P. Wilcox.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$85,238 16	\$112,279 35	\$116,738 36	\$113,453 40
Bonds, mortgages and securities.....	75,103 32	78,750 84	82,074 65	92,169 33
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	2,327 11	2,342 11	2,348 01	2,348 61
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	27,432 27	17,615 30	15,684 26	24,817 48
Exchanges for clearing house.....			413 25	
U. S. and National bank currency.....	3 990 00	7,324 00	7,923 00	5,569 00
Gold coin.....	4,297 50	4,187 50	4,605 00	4,030 00
Silver coin.....	2,583 30	2,515 75	1,351 80	1,260 85
Nickels and cents.....	39 40	65 68	24 23	99 43
Checks, cash items and internal revenue ac- count.....	181 11	175 25	6,266 12	2,419 31
Totals.....	\$201,254 17	\$225,255 78	\$237,419 31	\$246,227 41
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	16 20	864 72	1,571 13	951 53
Dividends unpaid.....				
Commercial deposits subject to check.....	73,860 07	86,626 48	92,592 92	98,996 07
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	17,572 15	21,965 25	24,611 55	26,588 07
Savings certificates of deposit.....	53,805 75	63,099 33	65,643 65	62,891 74
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$201,254 17	\$225,255 78	\$237,419 31	\$246,227 41

STATE BANKING DEPARTMENT.

No. 208.

CAPAC SAVINGS BANK, CAPAC.

Organized September 8, 1898.

A. D. BENNETT, *President*; H. C. SIEGEL, *Vice President*; R. MORRISON, JR., *Cashier*.

DIRECTORS.—A. D. Bennett, E. J. Buck, Herbert C. Siegel, Walter Shearsmith, R. Morrison, Jr.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$71,984 00	\$71,527 03	\$70,479 40	\$78,517 03
Bonds, mortgages and securities.....	32,418 78	25,982 78	26,732 78	26,714 78
Premiums paid on bonds.....				
Overdrafts.....	376 22	192 46	685 36	284 06
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	920 89	942 97	3,082 50	897 10
United States bonds.....				
Due from banks in reserve cities.....	4,932 80	18,059 70	15,945 53	7,593 99
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,656 00	2,448 00	1,365 00	1,852 00
Gold coin.....	2,575 00	2,125 00	2,285 00	3,020 00
Silver coin.....	422 40	412 10	463 40	137 40
Nickels and cents.....	120 86	117 68	53 43	77 94
Checks, cash items and internal revenue ac- count.....	965 11	1,429 24	7 00	330 87
Totals.....	\$118,372 06	\$124,236 96	\$122,005 40	\$120,395 17
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,600 00	1,600 00	1,600 00	1,600 00
Undivided profits, less current expenses, interest and taxes paid.....	123 45	673 51	1,740 30	720 91
Dividends unpaid.....	373 50	6 00	6 00	
Commercial deposits subject to check.....	5,554 88	14,970 37	17,667 78	9,161 69
Commercial certificates of deposit.....	28,401 89	28,853 45	22,197 44	27,360 95
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	62,318 34	60,133 63	58,793 88	61,351 62
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	2,000 00			
Totals.....	\$118,372 06	\$124,236 96	\$122,005 40	\$120,395 17

No. 287.

THE COMMERCIAL SAVINGS BANK OF CARO, MICHIGAN.

Organized May 14, 1904.

JOHN F. SEELEY, *President*; SHERMAN F. CHASE, *Vice President*; LEWIS G. SEELEY, *Cashier*;
SABIN HOOPER, *Assistant Cashier*.

DIRECTORS.—John F. Seeley, Sherman F. Chase, Lewis G. Seeley, Grant H. Slocum,
Newton B. Atwood.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....			\$51,034 61	\$56,458 17
Bonds, mortgages and securities.....			24,921 00	21,976 00
Premiums paid on bonds.....				
Overdrafts.....			657 78	1,217 71
Banking house.....			10,000 00	10,000 00
Furniture and fixtures.....			2,423 00	2,423 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....			19,595 97	6,903 53
Exchanges for clearing house.....			143 16	993 29
U. S. and National bank currency.....			4,657 00	3,935 00
Gold coin.....			835 00	790 00
Silver coin.....			439 75	418 50
Nickels and cents.....			141 52	99 48
Checks, cash items and internal revenue ac- count.....			841 59	5,143 84
Totals.....			\$115,750 38	\$110,358 52
Liabilities.				
Capital stock paid in.....			\$35,000 00	\$35,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			322 28	630 30
Dividends unpaid.....				
Commercial deposits subject to check.....			32,959 49	25,243 62
Commercial certificates of deposit.....			6,512 50	4,115 25
Due to banks and bankers.....			252 98	507 65
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....			40,703 13	44,861 70
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$115,750 38	\$110,358 52

STATE BANKING DEPARTMENT.

No. 284.

THE STATE SAVINGS BANK, OF CARO, MICHIGAN.

Organized April 27, 1904.

T. W. ATWOOD, *President*; R. B. MCNAIR, G. H. SLOCUM, *Vice Presidents*; J. M. EALY, *Cashier*; LOUIS WEAN, *Assistant Cashier*; HARRY PARKER, *Auditor*.

DIRECTORS.—T. W. Atwood, T. C. Quinn, Harry Parker, G. H. Slocum, R. B. McNair, G. H. Carson, J. M. Ealy.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....			\$126,303 65	\$152,166 17
Bonds, mortgages and securities.....			100,415 16	88,837 96
Premiums paid on bonds.....				
Overdrafts.....			498 70	224 26
Banking house.....			10,000 00	10,000 00
Furniture and fixtures.....			2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....			64,606 90	25,076 27
Exchanges for clearing house.....				
U. S. and National bank currency.....			9,004 00	6,734 00
Gold coin.....			4,110 00	4,676 00
Silver coin.....			958 50	1,919 85
Nickels and cents.....			131 46	144 58
Checks, cash items and internal revenue account.....			138 22	1,169 42
Totals.....			\$328,256 59	\$392,922 51
Liabilities.				
Capital stock paid in.....			\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			20 38	1,010 61
Dividends unpaid.....				
Commercial deposits subject to check.....			162,306 43	90,431 88
Commercial certificates of deposit.....			9,704 18	13,755 19
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....			1,387 80	20,380 16
Savings certificates of deposit.....			104,739 00	107,354 67
Notes and bills rediscounted.....				
Bills payable.....				10,000 00
Totals.....			\$328,256 59	\$392,922 51

STATE BANKS OF MICHIGAN.

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No. 72.

THE STATE BANK OF CARSON CITY, CARBON CITY.

Organized February 14, 1887.

JOHN W. HALLETT, *President*; IRVIN MCCALL, *Vice President*; E. C. CUMMINGS, *Cashier*;
IRA CUMMINGS, *Assistant Cashier*.

DIRECTORS.—Irvin McCall, J. W. Hallett, E. C. Cummings, John Boyer, Chas. Cross,
Ira Cummings, G. H. Patterson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$98,956 24	\$89,095 22	\$92,917 06	\$95,167 77
Bonds, mortgages and securities.....	79,474 00	89,630 37	91,655 37	91,955 37
Premiums paid on bonds.....				
Overdrafts.....	24 65	13 67	43 93	
Banking house.....	4,080 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,080 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	4,462 60	2,818 06	1,663 36	3,925 66
United States bonds.....				
Due from banks in reserve cities.....	45,409 37	30,144 76	17,774 88	83,672 27
Exchanges for clearing house.....			5,162 00	6,044 48
U. S. and National bank currency.....	7,759 09	8,588 00	6,810 00	8,066 00
Gold coin.....	3,960 00	4,140 00	4,500 00	5,165 00
Silver coin.....	1,219 10	1,280 60	902 75	368 35
Nickels and cents.....	89 93	155 87	63 90	44 13
Checks, cash items and internal revenue ac- count.....	151 81	5,060 70	155 05	257 76
Totals.....	\$246,506 70	\$235,927 25	\$226,648 30	\$249,666 79
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,043 53	4,651 38	5,244 16	6,840 20
Dividends unpaid.....				
Commercial deposits subject to check.....	49,476 88	35,802 08	24,666 52	35,444 50
Commercial certificates of deposit.....	158,966 29	160,473 84	161,787 62	172,382 09
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$246,506 70	\$235,927 25	\$226,648 30	\$249,666 79

STATE BANKING DEPARTMENT.

No. 234.

EXCHANGE STATE BANK, CARSONVILLE.

Organized June 20, 1901.

DAVID CROREY, President; ELLEN MCCAREN, Vice President; W. J. MCCAREN, Cashier;
FRANK CROREY, Assistant Cashier.

DIRECTORS: David Crorey, W. J. McCaren, Jane Crorey, Ellen McCaren, Mary McNinch.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$57,686 93	\$75,641 04	\$76,035 74	\$77,415 15
Bonds, mortgages and securities.....	19,167 52	19,367 52	19,272 52	20,548 52
Premiums paid on bonds.....				
Overdrafts.....	1,068 49	292 05	694 96	71 37
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	950 00	950 00	1,045 55	1,045 55
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	25,615 64	15,076 52	24,727 44	29,551 45
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,184 00	8,770 00	6,603 00	7,115 00
Gold coin.....	1,200 00	1,410 00	1,370 00	1,510 00
Silver coin.....	687 55	840 00	780 45	992 20
Nickels and cents.....	103 35	87 77	98 34	110 25
Checks, cash items and internal revenue account.....	492 80	74 20	2,144 09	236 09
Totals.....	\$122,656 28	\$124,009 10	\$133,272 09	\$140,006 18
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,200 00	2,200 00	2,200 00	2,400 00
Undivided profits, less current expenses, interest and taxes paid.....	1,270 26	2,285 33	2,261 22	1,098 88
Dividends unpaid.....				
Commercial deposits subject to check.....	29,444 68	26,517 12	32,652 68	34,058 89
Commercial certificates of deposit.....	69,741 34	73,006 65	76,158 19	58,779 66
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				23,758 75
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$122,656 28	\$124,009 10	\$133,272 09	\$140,006 18

STATE BANKS OF MICHIGAN.

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No. 180.

STATE BANK OF CARSONVILLE, CARSONVILLE.

Organized October 17, 1895.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; A. R. NILES, *Cashier*;
G. A. MCGREGOR, *Assistant Cashier*.DIRECTORS.—Joseph M. Gaige, Wm. H. Aitkin, Hattie C. Aitkin, Mary C. Richardson,
M. H. Aitkin, A. H. Davis.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$105,117 28	\$118,121 62	\$125,516 35	\$131,345 80
Bonds, mortgages and securities.....	14,995 12	15,752 48	14,557 23	16,237 73
Premiums paid on bonds.....				
Overdrafts.....	648 53	598 61	294 08	506 54
Banking house.....	2,998 00	2,998 00	2,998 00	2,998 00
Furniture and fixtures.....	1,629 61	1,621 61	1,613 61	1,601 61
Other real estate.....	1,337 67	1,287 67	1,330 55	1,330 5
Due from other banks and bankers (not reserve cities).....	7,850 01	3,533 49	485 04	1,041 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	12,270 36	11,237 23	11,131 19	12,139 14
Exchanges for clearing house.....			2,117 89	
U. S. and National Bank Currency.....	4,198 00	2,703 00	5,351 00	3,121 00
Gold coin.....	1,545 00	1,725 00	2,155 00	2,465 00
Silver coin.....	435 65	411 05	329 80	177 65
Nickels and cents.....	74 32	6 43	50 16	50 79
Checks, cash items and internal revenue ac- count.....	374 37	496 85	133 56	
Totals.....	\$153,473 90	\$160,753 09	\$168,113 46	\$173,014 81
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	2,692 19	2,602 19	2,692 19	3,020 00
Undivided profits, less current expenses, interest and taxes paid.....	1,260 43	2,046 90	2,689 96	8 88
Dividends unpaid.....				
Commercial deposits subject to check.....	29,168 24	30,366 88	29,903 65	29,475 46
Commercial certificates of deposit.....	90,353 04	93,871 42	100,315 45	102,417 59
Due to banks and bankers.....		1,775 70	2,512 21	3,092 88
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				5,000 00
Totals.....	\$153,473 90	\$160,753 09	\$168,113 46	\$173,014 81

STATE BANKING DEPARTMENT.

No. 218.

EATON COUNTY SAVINGS BANK, CHARLOTTE.

Organized August 14, 1899.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*.DIRECTORS.—E. T. Church, A. D. Baughman, H. G. Barber, E. N. Ely, W. B. Otto,
Albert E. Murray, H. K. Jennings.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$72,896 32	\$93,065 04	\$79,922 04	\$77,264 44
Bonds, mortgages and securities.....	81,285 54	80,661 54	78,723 54	80,938 54
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	500 00	500 00	500 00	250 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			1,413 26	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	9,529 19	9,657 08	9,679 75	9,727 95
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,000 00	5,380 00	3,640 00	1,635 00
Gold coin.....	3,905 00	4,000 00	4,000 00	3,000 00
Silver coin.....	40 00	7 00	25 00	23 00
Nickels and cents.....	2 43	4 57	1 75	48
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$172,248 48	\$193,245 23	\$177,905 34	\$172,999 41
Liabilities				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,700 00	6,700 00	6,700 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,423 37	4,290 03	6,171 70	3,336 10
Dividends unpaid.....	30 00	30 00		48 00
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....	3,605 65	18,114 24		3,540 81
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	109,489 46	111,110 96	115,033 64	108,474 50
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$172,248 48	\$193,245 23	\$177,905 34	\$172,999 41

STATE BANKS OF MICHIGAN.

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No. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1882.

F. P. GLAZIER, *President*; WM. J. KNAPP, *Vice President*; THRO. E. WOOD, *Cashier*; PAUL G. SCHABLER, *Assistant Cashier*; A. K. STIMSON, *Auditor*.

Directors.—WM. J. KNAPP, William P. Schenk, V. D. Hindelang, Geo. W. Palmer, F. P. Glazier, Fred Wedemeyer, John W. Schenk, Adam Eppler, H. I. Stimson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$132,164 46	\$145,098 99	\$152,532 23	\$135,965 53
Bonds, mortgages and securities.....	285,801 97	278,445 33	296,186 43	305,302 11
Premiums paid on bonds.....	140 00	140 00	140 00	140 00
Overdrafts.....	282 78	221 48	1 17	758 02
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	9,736 84	9,736 84	9,826 84	9,833 09
Other real estate.....	4,000 00	4,000 00	4,000 00	4,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Due from banks in reserve cities.....	35,100 59	41,994 09	38,129 83	42,976 30
Exchanges for clearing house.....	5,000 00	5,248 09	5,753 32	5,223 26
U. S. and National Bank Currency.....	8,032 00	11,094 00	9,423 00	6,836 00
Gold coin.....	9,475 00	9,825 00	10,075 00	10,350 00
Silver coin.....	1,007 00	1,037 75	1,173 50	1,441 50
Nickels and cents.....	340 61	259 61	252 97	252 56
Checks, cash items and internal revenue account.....	122 74	142 95	355 98	401 00
Totals.....	\$524,203 99	\$539,244 13	\$559,851 36	\$555,571 37
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,974 92	7,792 89	14,128 62	7,721 90
Dividends unpaid.....	232 00	82 00	64 00	74 00
Commercial deposits subject to check.....	69,989 00	59,627 95	62,812 75	51,621 17
Commercial certificates of deposit.....	59,285 79	51,636 45	51,610 43	51,083 19
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	162,380 19	194,137 71	202,514 13	205,265 24
Savings certificates of deposit.....	141,342 09	140,967 13	143,721 43	149,806 87
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$524,203 99	\$539,244 13	\$559,851 36	\$555,571 37

No. 203.

THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

Organized January 14, 1898.

HARMON S. HOLMES, *President*; CHARLES H. KEMPF, *Vice President*;
JOHN A. PALMER, *Cashier*; GEORGE A. BEGOLE, *Assistant Cashier*.

DIRECTORS.—Reuben Kempf, Charles H. Kempf, Harmon S. Holmes, C. Klein, R. S. Armstrong,
Edward Vogel, George A. BeGole, Chas. H., Kempf.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$65,047 83	\$65,478 49	\$57,344 96	\$52,904 33
Bonds, mortgages and securities.....	262,097 58	272,958 81	284,038 71	320,037 86
Premiums paid on bonds.....	318 75	598 10	619 35	928 62
Overdrafts.....	1,528 21	1,600 44	2,629 37	1,170 54
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserved cities).....	27,703 55	28,880 00	22,502 25	24,175 84
Items in transit.....	28 30			
United States bonds.....	5,500 00	5,500 00	5,500 00	5,500 00
Due from banks in reserve cities.....	50,096 38	39,425 58	56,292 71	39,975 28
Exchanges for clearing house.....				
U. S. and National bank currency.....	13,438 00	10,361 00	11,703 00	11,223 00
Gold coin.....	9,722 50	9,902 50	9,077 50	10,112 50
Silver coin.....	2,511 00	2,410 80	2,117 65	1,071 35
Nickels and cents.....	224 11	220 36	220 01	220 81
Checks, cash items and internal revenue ac- count.....	241 64	127 80	210 31	172 95
Totals.....	\$447,457 85	\$446,463 88	\$461,855 82	\$476,493 08
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,075 23	5,680 74	4,217 97	4,847 20
Dividends unpaid.....	192 00	192 00	192 00	256 00
Commercial deposits subject to check.....	60,410 83	54,375 50	52,720 65	48,629 66
Commercial certificates of deposit.....	18,147 43	18,072 43	21,717 93	23,860 98
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	2,000 00	300 00		
Savings deposits.....	290,334 01	294,046 78	309,602 90	321,801 99
Savings certificates of deposit.....	24,298 35	24,796 43	24,404 37	27,097 30
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$447,457 85	\$446,463 88	\$461,855 82	\$476,493 08

No. 235.

THE CHESANING STATE BANK, CHESANING.

Organized June 22, 1901.

R. G. CORTELL, *President*; O. D. CHAPMAN, A. D. AGNEW, *Vice Presidents*; F. A. GREENFELDER, *Cashier*; F. A. CHAPMAN, *Assistant Cashier*.

DIRECTORS.—B. G. Coryell, O. D. Chapman, F. A. Greenfelder, A. D. Agnew, George M. Peet, A. Cantwell, M. L. Parshall.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$142,250 52	\$144,569 87	\$130,658 17	\$130,849 41
Bonds, mortgages and securities.....	22,192 00	22,017 00	27,356 00	23,856 00
Premiums paid on bonds.....				
Overdrafts.....	33 40	27 62	56 08	725 04
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	1,475 00	1,475 00	1,475 00	1,475 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	3,769 72	5,059 91	4,786 25	4,406 49
United States bonds.....				
Due from banks in reserve cities.....	10,506 41	16,965 76	12,897 20	14,138 90
Exchanges for clearing house.....				
U. S. and National bank currency.....	16,794 00	12,039 00	13,452 00	6,227 00
Gold coin.....	635 00	520 00	430 00	2,215 00
Silver coin.....	2,820 85	1,118 10	1,813 75	2,234 20
Nickels and cents.....	337 69	287 26	290 73	143 33
Checks, cash items and internal revenue account.....		268 00	256 01	1,667 68
Totals.....	\$208,314 59	\$211,847 52	\$200,971 19	\$195,448 05
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	910 00	910 00	910 00	1,015 00
Undivided profits, less current expenses, interest and taxes paid.....	1,583 10	2,196 56	2,352 85	1,805 00
Dividends unpaid.....	45 50	21 00	3 50	14 00
Commercial deposits subject to check.....	33,390 47	37,163 01	34,248 86	29,263 41
Commercial certificates of deposit.....	147,385 52	141,556 95	132,935 18	127,444 68
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....		5,000 00	5,520 80	10,905 96
Bills payable.....				
Totals.....	\$208,314 59	\$211,847 52	\$200,971 19	\$195,448 05

No. 118.

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; WM. WOLSEY, *Vice President*; C. H. SUTHERLAND, *Cashier*.

DIRECTORS.—C. W. Perry, C. H. Sutherland, Wm. Wolsey, R. H. Jenney, L. Wiesman.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$113,888 36	\$122,157 15	\$115,362 15	\$115,195 23
Bonds, mortgages and securities.....	40,921 34	41,221 34	42,921 34	43,988 34
Premiums paid on bonds.....				
Overdrafts.....	2,615 08	2,583 77	3,442 12	1,106 55
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	10,000 00	10,000 00		
Items in transit.....	1,132 16	1,176 67	1,863 78	
United States bonds.....				
Due from banks in reserve cities.....	45,438 37	34,502 42	32,373 25	29,086 34
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,363 00	4,861 00	7,248 00	4,907 00
Gold coin.....	1,925 00	1,275 00	770 00	1,463 00
Silver coin.....	2,650 05	2,467 95	2,426 70	2,655 00
Nickels and cents.....	225 35	255 35	288 71	186 86
Checks, cash items and internal revenue account.....	360 97	159 79	506 75	3,505 74
Totals.....	\$230,219 68	\$227,360 44	\$213,900 80	\$208,791 06
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	902 80	1,757 05	2,613 68	1,662 20
Dividends unpaid.....				
Commercial deposits subject to check.....	57,185 33	62,573 22	55,062 24	52,710 84
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	59,060 98	78,890 66	55,058 46	55,906 69
Savings certificates of deposit.....	86,070 57	57,139 51	74,166 42	71,511 33
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$230,219 68	\$227,360 44	\$213,900 80	\$208,791 06

No. 267.

E. JOSSMAN STATE BANK, CLARKSTON.

Organized November 25, 1902.

HARRISON WALTER, *President*; MANLEY BOWER, *Vice President*; R. E. JOSSMAN, *Cashier*.

DIRECTORS.—Harrison Walter, Manley Bower, Edmund Foster, George F. Gross, W. E. Clark, Joseph A. Jossman, Andrew K. Edgar.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$52,820 45	\$51,582 09	\$54,521 55	\$62,870 12
Bonds, mortgages and securities.....	31,239 98	37,561 40	37,131 44	41,470 74
Premiums paid on bonds.....				
Overdrafts.....	17 17	119 13	205 05	212 15
Banking house.....				
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,984 64	3,005 97	5,881 85	1,984 11
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	9,818 44	10,398 43	13,470 03	9,375 04
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,750 00	6,206 00	4,182 00	4,099 00
Gold coin.....	350 00	400 00	467 50	1,057 50
Silver coin.....	228 50	215 70	348 15	316 60
Nickels and cents.....	31 90	17 09	25 76	28 02
Checks, cash items and internal revenue account.....	6 00	69 34	135 50	99 75
Totals.....	\$103,747 08	\$111,055 84	\$117,868 83	\$123,113 03
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$ 20,000 00
Surplus fund.....	418 00	418 00	418 00	1,114 00
Undivided profits, less current expenses, interest and taxes paid.....	35 80	297 50	919 25	37 45
Dividends unpaid.....				
Commercial deposits subject to check.....	20,905 63	15,526 75	13,868 58	11,161 26
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	18,506 93	22,475 33	22,087 67	28,926 71
Savings certificates of deposit.....	43,880 72	52,338 26	60,575 33	61,873 61
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$103,747 08	\$111,055 84	\$117,868 83	\$123,113 03

STATE BANKING DEPARTMENT.

No. 104.

BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, *Vice President*; M. W. WIMER, *Cashier*.

DIRECTORS.—B. S. Spofford, G. W. VanAken, N. A. Reynolds, F. L. Burdick, B. R. Moore, Alfred Milnes, S. H. Clizbe, Newton Baldwin, Harry Woodward.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$205,203 40	\$218,186 88	\$216,939 52	\$201,372 05
Bonds, mortgages and securities.....	206,353 92	224,862 71	232,041 40	231,118 71
Premiums paid on bonds.....				
Overdrafts.....	1,780 36	1,628 98	898 27	759 77
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				10,000 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	86,467 80	97,796 10	78,435 47	68,730 85
Exchanges for clearing house.....	89 08	1,382 38	392 43	3,102 31
U. S. and National bank currency.....	14,269 00	19,435 00	15,076 00	10,970 00
Gold coin.....	16,130 00	17,120 00	16,585 00	15,115 00
Silver coin.....	1,824 88	2,065 29	2,188 10	1,542 15
Nickels and cents.....	192 54	141 42	122 33	107 33
Checks, cash items and internal revenue account.....				
Totals.....	\$532,370 98	\$582,548 76	\$562,678 52	\$542,818 17
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,938 83	4,244 91	5,322 27	3,913 59
Dividends unpaid.....	85 00	25 00		65 00
Commercial deposits subject to check.....	77,407 80	89,230 99	81,512 27	77,539 02
Commercial certificates of deposit.....	102,693 62	128,634 69	129,153 67	116,974 14
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	287,245 73	298,413 17	284,690 31	282,326 42
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$532,370 98	\$582,548 76	\$562,678 52	\$542,818 17

No. 292.

THE STATE BANK OF COLEMAN, COLEMAN, MICHIGAN.

Organized June 1, 1904.

CHARLES H. NIGGEMAN, *President*; JAMES E. CURTICE, *Vice President*; WILLIAM L. EWING, *Cashier*; WILLIAM G. MCINTYRE, *Assistant Cashier*.

DIRECTORS.—James E. Curtice, Edwin B. Knapp, Frances B. Niggeman, Charles D. Williams, Charles H. Niggeman, James M. Allen.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....				\$36,141 39
Bonds, mortgages and securities.....				2,684 50
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				1,894 85
Furniture and fixtures.....				1,353 32
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				21,503 82
Exchanges for clearing house.....				
U. S. and National bank currency.....				2,258 00
Gold coin.....				860 00
Silver coin.....				254 50
Nickels and cents.....				332 19
Checks, cash items and internal revenue ac- count.....				69 43
Totals.....				\$67,442 00
Liabilities.				
Capital stock paid in.....				\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				216 79
Dividends unpaid.....				
Commercial deposits subject to check.....				23,310 55
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				23,914 66
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$67,442 00

STATE BANKING DEPARTMENT.

No. 32.

FARMERS' STATE BANK, CONCORD.

Organized November 20, 1886.

WILLIAM D. CHAPPLE, *President*; C. YOUNG, *Vice President*; PERCY E. CHAPPLE, *Cashier*;
C. V. CUTTING, *Assistant Cashier*; VIOLA KEELER, *Auditor*.

DIRECTORS.—W. D. Chapple, P. E. Chapple, C. Young, H. E. Dewey, F. P. Dana, A. S. Wolcott,
W. H. Magel.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$55,056 91	\$47,094 39	\$54,703 95	\$50,564 07
Bonds, mortgages and securities.....	58,677 50	57,577 50	60,462 50	63,223 50
Premiums paid on bonds.....	650 00	525 00	500 00	475 00
Overdrafts.....	327 18	49 81	470 93	139 65
Banking house.....	7,200 00	7,200 00	7,200 00	7,300 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Expenses, taxes and interest paid.....	86 07	144 45		
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	32,257 93	47,487 70	61,045 40	60,547 86
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,430 00	3,931 00	5,168 00	3,220 00
Gold coin.....	4,060 00	4,215 00	3,410 00	3,360 00
Silver coin.....	380 00	637 00	350 00	700 00
Nickels and cents.....	6 21	16 25	8 32	27 85
Checks, cash items and internal revenue ac- count.....	97 49	610 00	1 00	68 63
Totals.....	\$163,029 29	\$170,338 10	\$194,112 10	\$195,435 58
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....			1,030 43	1,261 36
Dividends unpaid.....	120 00	30 00		45 00
Commercial deposits subject to check.....	32,579 43	25,780 59	31,972 68	30,814 24
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	100,329 86	114,527 51	131,108 99	133,314 99
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$163,029 29	\$170,338 10	\$194,112 10	\$195,435 58

No. 174.

COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

SAMUEL GIBSON, *President*; JOHN B. GEORGE, *Vice President*; JAMES A. MARSH, *Cashier*; E. L. MARSH, *Assistant Cashier*.

DIRECTORS.—John B. George, Samuel Gibson, W. H. Burger, Charles M. Burger, L. A. Melcher, John Blue, Charles M. Hagenbuch, James A. Marsh, Robt. T. Weir.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$108,774 83	\$105,895 86	\$97,162 71	\$97,162 34
Bonds, mortgages and securities.....	58,017 99	50,801 99	53,518 66	57,964 48
Premiums paid on bonds.....				
Overdrafts.....	192 22	876 17	598 40	715 47
Banking house.....	5,174 30	5,194 52	5,794 52	5,794 52
Furniture and fixtures.....	2,237 52	2,237 52	2,237 52	2,237 52
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			4,151 07	2,500 00
United States bonds.....				
Due from banks in reserve cities.....	26,592 50	30,645 40	32,418 82	40,611 11
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,202 00	4,177 00	8,056 00	5,416 00
Gold coin.....	0,422 50	0,255 00	5,665 00	5,630 00
Silver coin.....	554 20	955 00	1,141 90	1,472 10
Nickels and cents.....	125 02	110 30	117 87	129 74
Checks, cash items and internal revenue ac- count.....	60 69	148 45	469 85	119 12
Totals.....	\$210,353 77	\$213,297 21	\$216,332 32	\$219,752 40
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	498 70	852 79	2,460 45	1,078 97
Dividends unpaid.....				
Commercial deposits subject to check.....	31,140 83	25,787 22	33,399 87	37,982 63
Commercial certificates of deposit.....	123,096 88	119,186 38	101,757 33	97,430 96
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	5,617 36	17,470 82	28,714 67	33,259 84
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$210,353 77	\$213,297 21	\$216,332 32	\$219,752 40

No. 173.

FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized June 28, 1894.

S. B. HAGENBUCH, *President*; EDWIN W. KEIGHTLEY, *Vice President*;
GEORGE CROSSETT HARVEY, *Cashier*.DIRECTORS.—J. Mark Harvey, S. B. Hagenbuch, Della S. Crossett, Edwin W. Keightley,
George Crossett Harvey, Levi A. Strohm, L. A. Harvey.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$115,795 16	\$112,315 76	\$107,748 94	\$122,576 58
Bonds, mortgages and securities.....	29,020 73	34,716 53	44,697 50	49,889 69
Premiums paid on bonds.....	125 00	125 00	154 26	164 26
Overdrafts.....	2,069 24	1,419 07	1,110 58	1,049 56
Banking house.....	5,300 00	5,300 00	6,800 00	6,913 85
Furniture and fixtures.....	288 00	288 00	288 00	288 00
Other real estate.....	14,485 19	13,985 19	225 00	
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	3,631 25	3,849 21	1,859 12	3,427 02
United States bonds.....				
Due from banks in reserve cities.....	29,910 28	41,420 85	69,162 21	53,378 47
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,873 00	7,070 00	6,342 00	4,060 00
Gold coin.....	5,000 00	5,000 00	5,000 00	5,000 00
Silver coin.....	840 00	700 00	550 00	700 00
Nickels and cents.....	171 02	93 78	83 11	146 61
Checks, cash items and internal revenue ac- count.....	607 59	740 46	1,735 06	206 08
Totals.....	\$213,116 46	\$227,028 85	\$245,755 78	\$247,799 52
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	4,750 00	4,750 00	4,750 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,244 38	1,492 02	1,193 20	1,230 95
Dividends unpaid.....				
Commercial deposits subject to check.....	37,878 84	32,806 93	37,559 74	31,999 17
Commercial certificates of deposit.....	3,859 57	3,768 52	1,025 00	4,187 88
Due to banks and bankers.....				
Certified checks.....				79 36
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	135,383 67	154,241 38	171,227 84	175,302 16
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$213,116 46	\$227,028 85	\$245,755 78	\$247,799 52

STATE BANKS OF MICHIGAN.

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No. 281.

COOPERSVILLE STATE BANK, COOPERSVILLE.

Organized October 27, 1903.

MILLARD DURHAM, *President*; COLON C. LILLIE, *Vice President*; CHAS. M. MOORE, *Cashier*.DIRECTORS.—Millard Durham, Colon C. Lillie, Charles M. Moore, Henry Ferguson,
E. D. Wright, Nora Oakes.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$49,384 80	\$59,916 63	\$70,308 62	\$81,663 58
Bonds, mortgages and securities.....	21,844 00	29,954 00	45,684 00	54,237 03
Premiums paid on bonds.....	261 25			
Overdrafts.....	3,624 87	2,274 22	502 46	1,922 00
Banking house.....	2,000 00	2,000 00	2,618 83	2,618 83
Furniture and fixtures.....	1,200 00	1,200 00	1,417 19	1,449 59
Expense, taxes and interest paid.....	58 61			
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	575 54	673 51	781 93	270 87
Items in transit.....	3,773 04	1,458 66	3,790 84	191 28
United States bonds.....				
Due from banks in reserve cities.....	4,266 10	11,841 17	11,631 72	8,067 53
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,033 00	4,519 00	4,513 00	5,792 00
Gold coin.....	2,365 00	1,145 00	2,860 00	115 00
Silver coin.....	910 50	423 50	485 50	435 80
Nickels and cents.....	138 71	173 87	184 55	215 43
Checks, cash items and internal revenue ac- count.....	66 83	948 01	270 70	660 65
Totals.....	\$92,502 25	\$115,627 57	\$145,109 34	\$157,639 60
Liabilities.				
Capital stock paid in.....	\$15,890 00	\$18,550 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....		198 44	584 65	744 47
Dividends unpaid.....				
Commercial deposits subject to check.....	31,294 53	30,341 27	28,763 48	22,790 06
Commercial certificates of deposit.....	45,317 72	44,240 07	34,358 74	28,875 26
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....		4,427 80	10,390 42	10,584 25
Savings certificates of deposit.....		17,869 99	51,022 05	74,645 56
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$92,502 25	\$115,627 57	\$145,109 34	\$157,639 60

STATE BANKING DEPARTMENT.

No. 183.

SANILAC COUNTY STATE BANK, CROSWELL.

Organized December 26, 1895.

JOHN P. NIGGEMAN, JR., *President*; ROBERT GRAY, *Vice President*; W. CALKINS, *Cashier*;
H. E. NIGGEMAN, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, John P. Niggeman, Jr., D. McNair, Robert Gray, James McColl.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$157,181 20	\$157,507 71	\$156,790 64	\$159,862 51
Bonds, mortgages and securities.....	34,649 61	31,990 06	31,393 05	31,146 54
Premiums paid on bonds.....				
Overdrafts.....	905 33	273 00	295 17	313 38
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	544 70	2,110 32	1,204 06	4,448 89
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	34,431 20	25,364 87	29,871 40	29,469 70
Exchanges for clearing house.....				
U. S. and National bank currency.....	13,080 00	12,237 00	10,720 00	14,400 00
Gold coin.....	3,050 50	3,110 00	3,130 00	3,450 00
Silver coin.....	894 20	1,144 70	768 00	270 25
Nickels and cents.....	103 55	22 93	21 84	52 87
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$249,840 29	\$238,760 59	\$239,194 16	\$248,414 14
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,539 28	3,772 83	4,919 56	5,458 82
Dividends unpaid.....				
Commercial deposits subject to check.....	68,582 42	55,498 30	55,794 13	60,439 36
Commercial certificates of deposit.....	120,830 30	122,616 38	122,878 42	127,353 12
Due to banks and bankers.....	1,050 43			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	13,837 86	13,873 08	12,802 05	12,162 84
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$249,840 29	\$238,760 59	\$239,194 16	\$248,414 14

STATE BANKS OF MICHIGAN.

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No. 182.

STATE BANK OF CROSWELL, CROSWELL.

Organized December 4, 1895.

JOSEPH M. GAIGE, *President*; WM. H. AITKIN, *Vice President*; FRANK J. BATTERSBEE, *Cashier*; GEORGE W. SCHLICHTING, *Assistant Cashier*.

DIRECTORS.—Joseph M. Gaige, Wm. H. Aitkin, Mary C. Richardson, John H. Richardson, Frank J. Battersbee, Melvin H. Aitkin, A. H. Medbury.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$97,900 96	\$97,692 95	\$91,947 28	\$94,317 05
Bonds, mortgages and securities.....	8,980 00	9,280 00	9,310 00	10,792 00
Premiums paid on bonds.....				
Overdrafts.....	241 76	89 61	30 72	30 34
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	950 00	866 67	1,103 67	1,106 17
Net Expense.....	895 60			
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,450 00	18 84		6,103 59
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	18,452 06	12,684 61	16,630 46	21,834 32
Exchanges for clearing house.....	285 78			
U. S. and National Bank Currency.....	1,981 00	4,098 00	4,928 00	2,317 00
Gold coin.....		5 00	45 00	
Silver coin.....	696 10	701 65	836 65	271 65
Nickels and cents.....	43 07	76 68	81 62	107 07
Checks, cash items and internal revenue account.....	339 99	52 13	187 35	590 51
Totals.....	\$134,416 32	\$128,366 14	\$127,300 75	\$139,669 70
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,380 00	3,380 00	3,380 00	3,380 00
Undivided profits, less current expenses, interest and taxes paid.....		158 67	119 43	1,347 04
Dividends unpaid.....				
Commercial deposits subject to check.....	50,884 35	45,984 05	38,587 01	48,348 86
Commercial certificates of deposit.....	58,905 68	58,754 06	64,222 97	65,901 30
Due to banks and bankers.....	1,246 29	89 36	991 34	693 00
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$134,416 32	\$128,366 14	\$127,300 75	\$139,669 70

STATE BANKING DEPARTMENT.

No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

A. B. CULLEN, *President*; ISRAEL HILL, *Vice President*; W. G. BILLINGS, *Cashier*;
M. A. MCBRATNEY, *Assistant Cashier*.DIRECTORS.—A. B. Cullen, Israel Hill, James H. Baxter, Charles Blackmore, Geo. Leach,
Simeon R. Billings, Frank H. Jaques, Samuel T. Hall, Wm. G. Billings.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$56,576 59	\$51,774 55	\$50,460 17	\$50,743 04
Bonds, mortgages and securities.....	57,174 50	62,432 11	61,207 11	59,245 50
Premiums paid on bonds.....				
Overdrafts.....	297 85	330 49	84 75	254 96
Banking house.....	5,300 00	5,300 00	5,300 00	5,300 00
Furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	465 90	415 44	2,083 96	267 02
Items in transit.....		740 00	2,000 00	
United States bonds.....				
Due from banks in reserve cities.....	14,275 74	8,706 49	12,760 41	8,408 32
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,534 00	3,735 00	2,129 00	4,346 00
Gold coin.....	1,320 00	1,480 00	2,135 00	2,970 00
Silver coin.....	1,214 10	491 05	494 05	837 35
Nickels and cents.....	173 59	150 83	62 16	103 02
Checks, cash items and internal revenue ac- count.....		17 03	326 07	
Totals.....	\$142,682 27	\$136,922 99	\$140,392 68	\$133,825 21
Liabilities				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,200 00	1,200 00	1,200 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,933 46	2,897 29	3,588 99	2,635 93
Dividends unpaid.....	300 00			
Commercial deposits subject to check.....	20,289 46	13,746 04	14,360 68	10,427 86
Commercial certificates of deposit.....				99,261 42
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	98,959 35	97,079 66	99,243 01	
Notes and bills rediscounted.....				
Bills payable.....		2,000 00	2,000 00	
Totals.....	\$142,682 27	\$136,922 99	\$140,392 68	\$133,825 21

STATE BANKS OF MICHIGAN.

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No. 102.

FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

E. B. COPLEY, *President*; A. E. LAWRENCE, *Vice President*; L. D. HILL, *Cashier*.

DIRECTORS.—A. W. Copley, E. B. Copley, A. E. Lawrence, A. W. Haydon, Belle F. Byers.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$58,313 57	\$52,923 72	\$58,129 12	\$56,051 87
Bonds, mortgages and securities.....	56,056 25	56,071 25	54,121 25	55,371 25
Premiums paid on bonds.....				
Overdrafts.....	584 09	990 52	221 91	83 58
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,250 00	1,250 00	1,250 00	1,250 00
Other real estate.....	407 63	407 63	407 63	407 63
Due from other banks and bankers (not reserve cities).....	175 00	330 00		
Items in transit.....				109 00
United States bonds.....				
Due from banks in reserve cities.....	18,209 86	21,476 71	19,345 23	26,891 66
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,445 00	5,118 00	4,640 00	2,697 00
Gold coin.....	4,393 00	4,928 00	4,133 00	4,283 00
Silver coin.....	934 40	605 60	542 20	362 00
Nickels and cents.....	67 95	136 84	113 98	85 33
Checks, cash items and internal revenue ac- count.....	133 73	322 92	897 12	626 46
Totals.....	\$147,470 48	\$147,061 19	\$146,301 44	\$150,718 78
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,500 00
Undivided profits, less current expenses, interest and taxes paid.....	3,515 45	4,232 22	4,909 25	4,255 47
Dividends unpaid.....				
Commercial deposits subject to check.....	51,326 71	46,546 49	51,411 72	56,049 10
Commercial certificates of deposit.....	24,563 97	29,652 74	27,093 07	28,257 62
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	33,064 35	31,829 74	27,887 40	26,656 59
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$147,470 48	\$147,061 19	\$146,301 44	\$150,718 78

STATE BANKING DEPARTMENT.

No. 196.

FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 25, 1897.

IRA ARNOT, *President*; AMANDA ARNOT, *Vice President*; E. M. MARK, *Cashier*;
N. LANDBURG, *Assistant Cashier*.

DIRECTORS.—Ira Arnot, Amanda Arnot, Myra Arnot Mark, E. M. Mark, Vernie Arnot Wooley.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$132,037 36	\$144,248 95	\$138,397 35	\$130,120 63
Bonds, mortgages and securities.....	15,966 20	16,666 45	17,066 45	16,633 10
Premiums paid on bonds.....				
Overdrafts.....	882 03	1,236 99	466 81	1,399 50
Banking house.....	1,937 35	1,937 35	1,937 35	1,937 35
Furniture and fixtures.....	2,681 86	2,681 86	2,682 61	2,682 61
Other real estate.....		516 09		
Due from other banks and bankers (not reserve cities).....	3,440 79	1,964 49	2,031 09	1,175 93
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	30,927 13	19,115 18	20,853 85	21,213 76
Exchanges for clearing house.....		1,385 60		716 97
U. S. and National bank currency.....	9,707 00	7,042 00	7,045 00	7,262 00
Gold coin.....	305 00	260 00	2,090 00	1,900 00
Silver coin.....	549 30	463 70	42 00	7 85
Nickels and cents.....	6 74	12 97	16 18	22 56
Checks, cash items and internal revenue account.....	725 38		1,146 07	
Totals.....	\$199,186 14	\$197,563 63	\$193,808 76	\$184,992 26
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,353 42	3,318 63	2,682 64	1,131 65
Dividends unpaid.....				
Commercial deposits subject to check.....	44,802 81	45,997 82	38,695 60	32,644 80
Commercial certificates of deposit.....	133,029 91	130,247 18	134,430 52	133,215 81
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$199,186 14	\$197,563 63	\$193,808 76	\$184,992 26

STATE BANKS OF MICHIGAN.

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No. 195.

STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 1, 1897.

JOSEPH M. GAIGE, President; WM. H. AITKIN, Vice President; C. E. MCCLUSKEY, Cashier; M. E. WEST, Assistant Cashier.

DIRECTORS.—Joseph M. Gaige, Wm. H. Aitkin, H. C. Aitkin, M. C. Richardson, A. H. Davis, M. H. Aitkin.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$107,735 27	\$108,427 64	\$111,403 20	\$113,498 72
Bonds, mortgages and securities.....	4,076 35	5,586 35	6,086 35	5,586 35
Premiums paid on bonds.....				
Overdrafts.....	1,074 48	1,148 22	1,223 02	737 93
Banking house.....	1,870 00	1,855 00	1,855 00	1,825 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....	322 71	1,895 98	136 93	693 80
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	20,203 42	10,504 25	13,043 91	16,453 02
Exchanges for clearing house.....			90 80	
U. S. and National bank currency.....	2,367 00	955 00	2,825 00	2,871 00
Gold coin.....	2,020 00	2,010 00	2,100 00	2,205 00
Silver coin.....	444 50	308 85	597 75	100 85
Nickels and cents.....	46	2 65	53 40	29 91
Checks, cash items and internal revenue ac- count.....	390 50	240 63	77 90	17 49
Totals.....	\$142,804 69	\$135,234 57	\$141,743 06	\$146,318 27
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	1,800 00	1,800 00	1,800 00	2,400 00
Undivided profits, less current expenses, interest and taxes paid.....	2,881 46	3,090 57	3,723 50	279 09
Dividends unpaid.....				
Commercial deposits subject to check.....	35,792 99	33,688 95	32,324 16	34,219 66
Commercial certificates of deposit.....	83,731 71	81,636 21	88,895 40	94,203 32
Due to banks and bankers.....	3,598 53	18 84		216 20
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$142,804 69	\$135,234 57	\$141,743 06	\$146,318 27

STATE BANKING DEPARTMENT.

No. 210.

DELRAY SAVINGS BANK, DELRAY.

Organized October 17, 1898.

CHARLES E. LYON, *President*; ANDREW H. GREEN, JR., *Vice President*; H. E. CANDLER, *Cashier*.

DIRECTORS.—Chas. E. Lyon, F. J. Clippert, Charles K. Latham, F. A. Smith, Andrew H. Green, Jr., Geo. H. Russel, T. H. Simpson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$128,334 19	\$113,079 04	\$117,350 55	\$135,687 49
Bonds, mortgages and securities.....	124,710 00	137,705 00	128,715 00	143,245 00
Premiums paid on bonds.....	300 00	300 00	300 00	200 00
Overdrafts.....	17 98	306 98	40 25	24 54
Banking house.....	12,500 00	12,500 00	12,500 00	12,500 00
Furniture and fixtures.....	2,700 00	2,700 00	2,700 00	2,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	27,329 96	13,193 68	65,649 11	63,511 08
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,489 00	8,159 00	4,528 00	10,710 00
Gold coin.....	4,840 00	2,145 00	5,560 00	5,810 00
Silver coin.....	1,993 75	798 30	1,515 15	2,448 20
Nickels and cents.....	107 79	98 71	97 61	145 02
Checks, cash items and internal revenue ac- count.....	853 80	1,248 91	535 10	81 25
Totals.....	\$310,236 47	\$292,234 62	\$339,490 77	\$376,562 58
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	3,773 15	6,042 64	5,736 54	6,173 37
Dividends unpaid.....				
Commercial deposits subject to check.....	92,964 00	82,094 95	112,290 42	141,482 49
Commercial certificates of deposit.....	2,235 14	2,025 23	3,215 38	2,972 87
Due to banks and bankers.....				
Certified checks.....	2,245 95	1,019 99	305 48	
Cashier's checks outstanding.....				
Savings deposits.....	181,518 23	173,551 81	190,442 95	197,433 85
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$310,236 47	\$292,234 62	\$339,490 77	\$376,562 58

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

WM. P. HOLLIDAY, *President*; C. P. COLLINS, *1st Vice President*; WM. T. GAGE, *2nd Vice President*; HARRY J. FOX, *Cashier*; MEYER BING, *Assistant Cashier*.
 DIRECTORS.—Wm. P. Holliday, Wm. T. Gage, Harry J. Fox, Chas. P. Collins, Alex. I. McLeod, Edgar Rexford, Wm. Reid, H. S. Blumenthal, Samuel T. Douglas.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$311,785 11	\$339,589 78	\$332,876 43	\$317,297 16
Bonds, mortgages and securities.....	268,222 68	272,124 44	296,087 16	332,132 41
Premiums paid on bonds.....				
Overdrafts.....	97 15	74 03	279 60	154 09
Banking house.....	9,731 50	9,731 50	9,731 50	17,606 50
Furniture and fixtures.....	1,400 00	1,650 00	1,650 00	1,650 00
Other real estate.....	3,439 03	3,439 09	3,439 09	3,439 09
Due from other banks and bankers (not reserve cities).....	6,427 86	2,805 00	2,326 50	1,700 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	74,735 18	82,813 95	125,655 48	92,730 61
Exchanges for clearing house.....	7,722 77	4,635 26	12,838 87	9,092 93
U. S. and National bank currency.....	24,618 00	22,351 00	23,465 00	32,741 00
Gold coin.....	5,465 00	6,585 00	6,172 50	8,527 50
Silver coin.....	1,874 75	1,444 45	939 00	1,334 80
Nickels and cents.....	222 99	121 86	127 73	144 54
Checks, cash items and internal revenue account.....	528 19	698 68	118 38	740 23
Totals.....	\$716,270 27	\$748,064 04	\$815,707 24	\$819,291 46
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,900 43	7,952 60	16,180 18	8,510 11
Dividends unpaid.....	105 00			
Commercial deposits subject to check.....	116,761 79	131,698 28	166,080 99	154,965 41
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	1,034 36	1,787 89	3,308 57	5,363 74
Cashier's checks outstanding.....	3,711 25	323 42	1,295 95	621 11
Savings deposits.....	444,224 25	452,770 45	473,801 25	502,860 79
Savings certificates of deposit.....	13,533 19	23,531 40	25,040 30	16,970 30
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$716,270 27	\$748,064 04	\$815,707 24	\$819,291 46

No. 82.

CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

RICHARD H. FYFE, *President*; THOMAS BERRY, *Vice President*; FRANK F. TILLOTSON, *Cashier*; F. J. KIETS, *Assistant Cashier*; GWO. S. BAKER, *Auditor*.

DIRECTORS.—Thomas Berry, C. A. Kent, Frank F. Tillotson, Richard H. Fyfe, W. F. Jewell, Frank P. Glasier, George Oslua, Theo. E. Quimby, David S. Carter, Gaylord W. Gillis, Fred Postal.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$835,166 40	\$775,640 82	\$828,919 39	\$895,021 29
Bonds, mortgages and securities.....	461,578 61	457,424 60	464,314 68	500,545 69
Premiums paid on bonds.....	1,010 00	1,010 00	1,010 00	1,785 89
Overdrafts.....	779 54	230 06	411 27	357 90
Banking house.....				
Furniture and fixtures.....	14,460 50	14,460 50	14,460 50	13,960 50
Other real estate.....	115,468 68	116,447 38	108,126 69	96,719 52
Due from other banks and bankers (not reserve cities).....				14,089 69
Items in transit.....	27,780 83	27,958 84	16,699 05	
United States bonds.....				
Due from banks in reserve cities.....	121,508 22	149,328 80	101,067 91	155,482 28
Exchanges for clearing house.....	10,824 92	21,777 82	16,529 59	21,837 61
U. S. and National bank currency.....	61,131 00	37,788 00	50,601 00	56,692 00
Gold coin.....	50,522 50	52,515 00	64,235 00	61,027 50
Silver coin.....	3,490 00	2,840 00	2,475 00	3,595 00
Nickels and cents.....	390 26	327 42	94 23	245 93
Checks, cash items and internal revenue account.....		162 50	162 50	162 50
Totals.....	\$1,704,111 46	\$1,657,911 74	\$1,669,106 81	\$1,821,523 30
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	34,000 00	34,000 00	34,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,702 33	10,818 34	13,009 68	10,088 03
Dividends unpaid.....	177 50	25 00	25 00	50 00
Commercial deposits subject to check.....	525,738 91	465,325 29	452,642 05	628,463 53
Commercial certificates of deposit.....	40,506 29	39,019 76	49,885 06	53,640 00
Due to banks and bankers.....	211,275 02	213,189 05	200,316 19	184,003 08
Certified checks.....	2,958 53	5,754 95	1,638 29	8,991 62
Cashier's checks outstanding.....	1,599 50		10 00	1,333 10
Savings deposits.....	611,989 71	620,379 82	644,904 83	638,208 75
Savings certificates of deposit.....	69,163 67	69,399 53	72,675 71	61,745 19
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,704,111 46	\$1,657,911 74	\$1,669,106 81	\$1,821,523 30

STATE BANKS OF MICHIGAN.

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No. 47.

DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.

D. C. DELAMATER, *President*; C. A. DEAN, *Vice President*; EUSTACE C. BOWMAN, *Cashier*; CYRUS BOSS, *Assistant Cashier*.

DIRECTORS.—Frederic B. Sibley, George Hendrie, Chas. A. Dean, William K. Anderson, Edmund A. Chapoton, DeWitt C. Delamater, James H. Muir, Philip H. McMillan, S. T. Miller.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,624,913 66	\$1,528,272 86	\$1,551,262 37	\$1,535,171 25
Bonds, mortgages and securities.....	4,678,130 89	4,673,886 34	4,693,139 25	4,714,702 58
Premiums paid on U. S. bonds.....	12,056 10	11,931 10	11,806 10	11,681 10
Overdrafts.....	3,240 49	1,130 19	114 26	313 18
Banking house.....				
Furniture and fixtures.....	2,261 45	2,240 45	2,150 45	2,122 95
Other real estate.....	235,583 63	244,129 48	249,687 33	242,412 12
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	12,816 61	17,217 76	15,879 07	21,007 11
United States bonds.....	400,000 00	400,000 00	400,000 00	400,000 00
Due from banks in reserve cities.....	494,327 83	578,802 50	667,813 97	530,791 62
Exchanges for clearing house.....	28,467 20	21,292 73	36,242 93	27,929 76
U. S. and National bank currency.....	363,112 00	372,635 00	299,385 00	325,424 00
Gold coin.....	311,540 00	358,695 00	405,270 00	362,722 50
Silver coin.....	47,575 05	29,120 70	2,663 00	4,915 95
Nickels and cents.....	186 87	545 94	548 58	430 19
Checks, cash items and internal revenue account.....	1,803 36	2,435 84	6,424 67	1,394 67
Totals.....	\$3,216,015 14	\$3,242,335 89	\$3,342,386 98	\$3,181,018 98
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits, less current expenses, interest and taxes paid.....	300,776 11	300,481 77	319,144 73	322,920 25
Dividends unpaid.....	2,165 00	1,550 00	1,600 00	650 00
Commercial deposits subject to check.....	569,808 81	507,834 53	520,488 30	482,267 52
Commercial certificates of deposit.....	16,754 98	27,348 48	29,483 52	62,956 05
Due to banks and bankers.....	108,860 33	78,585 56	210,659 98	115,990 42
Certified checks.....	2,555 67	9,415 67	10,531 40	28,629 78
Cashier's checks outstanding.....	100 00		97 59	225 82
Savings deposits.....	6,615,000 24	6,717,119 88	6,650,431 46	6,567,379 14
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$3,216,015 14	\$3,242,335 89	\$3,342,386 98	\$3,181,018 98

DETROIT TRUST COMPANY, DETROIT.

Organized November 15, 1900.

ALEXANDER MCPHERSON, *President*; THEODORE D. BUHL, EDWARD H. BUTLER, *Vice Presidents*;
 HOWARD D. LESHNER, *Treasurer*; RALPH STONE, *Secretary*;
 LAWRENCE K. BUTLER, *Assistant Secretary*.

DIRECTORS.—Ammi W. Wright, Theodore D. Buhl, Henry L. Kanter, James E. Davidson,
 Frederick E. Driggs, Merton E. Farr, James McGregor, Charles A. Dean, James N.
 Wright, Elisha H. Flinn, Henry P. Baldwin, Chester G. White, Edwin C. Nichols,
 George Peck, Edward H. Butler, John H. Avery, Daniel L. Quirk, Alexander McPherson,
 Sidney T. Miller, Frank W. Gilchrist, Eldridge M. Fowler, Frank W. Eddy, Rasmus
 Hanson, Lucius Lilley, John S. Gray, Edward D. Stair, Benton Hanchett.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Collateral loans—time.....	\$1,173,159 38	\$1,303,088 59	\$1,057,818 87	\$1,052,871 72
Collateral loans—demand.....	225,549 05	255,834 05	204,752 64	198,652 64
Loans on real estate mortgages, in office.....	585,403 96	704,109 25	637,400 00	139,973 75
Loans on real estate mortgages, with State Treasurer.....	207,873 75	202,373 75	207,373 75	202,350 00
Other loans.....				
Bonds—in office.....	644,300 00	586,300 00	677,300 00	641,995 00
Bonds—with State Treasurer.....				
Stocks.....				
Real estate owned.....				
Other investments.....				
Advances to trusts.....	4,218 78	7,897 63	11,248 89	11,002 10
Premiums paid.....	2,310 00	2,570 00	2,522 00	2,493 60
Safe deposit vaults.....				
Furniture and fixtures.....				
Due from approved reserve agents.....	563,537 05	443,217 56	461,254 52	896,395 50
Due from other banks and bankers.....	1,397 44	1,397 44	357 51	357 51
Cash items.....	70,573 81	73,370 74	70,706 98	73,071 15
Nickels and cents.....	1 95	3 21	3 43	4 88
Silver coin.....	39 30	48 80	48 75	33 20
Gold coin.....	50 00	155 00	55 00	150 00
U. S. and National bank notes.....	500 00	412 00	1,444 00	603 00
Totals.....	\$3,478,974 47	\$3,580,778 02	\$3,332,286 34	\$3,218,849 05
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits, less expenses, interest and taxes paid.....	185,666 76	200,619 86	217,491 92	219,323 85
Dividends unpaid.....				
Trust deposits.....	2,113,307 71	2,145,158 16	1,879,794 42	1,984,025 20
Debentures.....	180,000 00	235,000 00	235,000 00	15,000 00
Other liabilities.....				
Totals.....	\$3,478,974 47	\$3,580,778 02	\$3,332,286 34	\$3,218,849 05

STATE BANKS OF MICHIGAN.

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THE DETROIT UNITED BANK (LIMITED), DETROIT.

FRANK B. LELAND, *President*; GEO. H. HOPKINS, SILAS B. COLEMAN, *Vice Presidents*;
JAMES H. TRIBOU, *Cashier*; THOMAS MILSOM, C. B. CRAMER, *Auditors*.

DIRECTORS.—Frank B. Leland, Waldo A. Avery, Geo. H. Hopkins, Fred M. Warner, Albert F. Peck, Silas B. Coleman, Henry W. Standart.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....				
Bonds, mortgages and securities.....	\$426,749 99	\$421,595 72	\$441,387 26	\$470,194 03
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks and cash on hand.....	23,919 57	53,480 17	72,237 82	60,905 00
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$450,669 56	\$475,075 89	\$513,625 08	\$531,099 03
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,810 69	4,287 14	6,740 18	887 69
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	330,646 19	353,837 59	385,197 86	402,102 43
Savings certificates of deposit.....	10,212 68	11,951 16	16,687 04	21,108 91
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$450,669 56	\$475,075 89	\$513,625 08	\$531,099 03

No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

WM. LIVINGSTONE, *President*; J. L. HUDSON, GEORGE H. BARBOUR, *Vice Presidents*;
 CHARLES A. WARREN, *Cashier*; C. S. FLEMING, *Assistant Cashier*; D. S. CARNegie, *Auditor*.
 DIRECTORS.—George H. Barbour, J. L. Hudson, C. A. Warren, William Livingstone, James B.
 McKay, Bethune Duffield, Marshall H. Godfrey, Augustus C. Steliwagen.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$952,909 14	\$1,063,940 62	\$1,050,835 71	\$1,039,674 38
Bonds, mortgages and securities.....	1,883,326 16	1,875,626 99	1,942,315 46	1,957,904 66
Premiums paid on bonds.....	9,000 00	9,000 00	9,000 00	8,500 00
Overdrafts.....	26 99	622 91	906 87	193 21
Banking house.....	33,491 29	33,491 29	33,491 29	33,491 29
Furniture and fixtures.....	2,991 00	2,991 00	2,991 00	2,991 00
Other real estate.....	110,231 73	104,209 18	90,059 18	106,980 88
Due from other banks and bankers (not reserve cities).....	25,757 32	27,154 89	29,629 20	25,088 17
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	469,642 21	416,803 61	379,934 39	321,029 49
Exchanges for clearing house.....	18,728 97	36,792 84	36,507 71	56,659 61
U. S. and National bank currency.....	136,577 00	85,816 00	83,854 00	102,698 00
Gold coin.....	159,197 50	157,210 00	155,975 00	151,147 30
Silver coin.....	7,558 80	6,392 15	6,490 95	6,630 00
Nickels and cents.....	689 33	476 82	624 97	640 39
Checks, cash items and internal revenue ac- count.....	602 34	1,850 75	3,602 57	1,840 24
Totals.....	\$3,810,729 78	\$3,822,379 05	\$3,826,218 30	\$3,815,458 62
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	17,309 30	33,177 48	28,644 99	29,439 86
Dividends unpaid.....	36 00			6 00
Commercial deposits subject to check.....	850,065 43	814,883 52	825,125 00	786,236 18
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	4,682 87	4,292 60	2,488 39	2,737 84
Cashier's checks outstanding.....	38,131 39	8,215 79	3,882 28	14,474 35
Savings deposits.....	2,455,481 22	2,529,950 59	2,512,240 64	2,537,506 21
Savings certificates of deposit.....	143,692 63	129,716 63	150,194 56	144,527 29
Reserve for taxes.....	1,330 94	2,142 44	3,642 44	528 89
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$3,810,729 78	\$3,822,379 05	\$3,826,218 30	\$3,815,458 62

STATE BANKS OF MICHIGAN.

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No. 5.

THE GERMAN-AMERICAN BANK, DETROIT.

Organized February 3, 1883.

JOHN S. GRAY, *President*; CHAS. F. KANTER, LOUIS BLITZ, *Vice Presidents*;
GEO. H. KIRCHNER, *Cashier*.

DIRECTORS.—C. F. Kanter, John S. Gray, Phillip Breitmeyer, Louis Blitz, George H. Kirchner.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$619,816 72	\$632,777 53	\$693,594 71	\$692,888 07
Bonds, mortgages and securities.....	424,900 28	425,201 88	431,826 47	436,766 15
Premiums paid on bonds.....				
Overdrafts.....	625 84	1,196 69	321 12	1,015 36
Banking-house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	14,174 26	14,021 26	13,937 32	16,436 58
Due from other banks and bankers (not reserve cities).....	5,886 61	3,798 26	5,856 45	638 65
Items in transit.....	4,154 67	2,124 90	10,340 61	2,520 57
United States bonds.....				
Due from banks in reserve cities.....	222,695 43	249,497 67	216,267 79	202,249 73
Exchanges for clearing house.....	6,329 04	9,754 61	20,254 09	13,329 53
U. S. and National bank currency.....	99,553 00	79,157 00	92,116 00	106,840 00
Gold coin.....	52,237 50	66,502 50	58,922 50	60,100 00
Silver coin.....	8,139 80	2,641 90	4,632 65	3,555 55
Nickels and cents.....	329 31	126 64	243 88	369 22
Checks, cash items and internal revenue ac- count.....	3,317 81	785 99	1,767 40	1,146 19
Totals.....	\$1,463,160 27	\$1,488,586 83	\$1,551,083 99	\$1,538,863 60
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	27,500 00
Undivided profits, less current expenses, interest and taxes paid.....	32,364 90	36,290 39	39,999 56	36,694 82
Dividends unpaid.....				
Commercial deposits subject to check.....	288,821 94	285,564 11	381,148 01	329,264 01
Commercial certificates of deposit.....	5,050 00	2,930 00	3,650 00	3,731 75
Due to banks and bankers.....	67,893 06	52,111 68	25,890 17	46,301 95
Certified checks.....	1,739 72	16,243 41	397 26	29,119 80
Cashier's checks outstanding.....	433 25	2,675 10	4,756 53	1,030 03
Savings deposits.....	941,857 41	967,772 14	970,247 46	965,221 24
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,463,160 27	\$1,488,586 83	\$1,551,083 99	\$1,538,863 60

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President*; W. K. ANDERSON, CHARLES I. FARRELL, *Vice Presidents*;
 JULIUS H. HAASS, *Cashier*; EDWIN J. ECKERT, ARTHUR E. LOCH,
Assistant Cashiers.

DIRECTORS.—James McGregor, Chas. I. Farrell, Leartus Connor, Frederick Guenther, Ralph Phelps, Jr., Julius H. Haass, Geo. H. Clippert, Wm. K. Anderson, Orla B. Taylor, Emory W. Clark.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,234,998 17	\$1,238,415 67	\$1,320,612 96	\$1,243,916 82
Bonds, mortgages and securities.....	1,545,714 39	1,533,271 17	1,537,373 02	1,623,640 60
Premiums paid on bonds.....				
Overdrafts.....	116 59	215 20	60 33	359 75
Banking house.....				
Furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate.....	72,054 63	74,204 63	63,787 34	61,537 34
Due from other banks and bankers (not reserve cities).....	6,257 27	8,310 03		
Items in transit.....			10,188 31	7,751 50
United States bonds.....				
Due from banks in reserve cities.....	412,363 66	481,016 85	453,394 04	470,869 46
Exchanges for clearing house.....	20,906 00	29,874 30	22,805 95	55,338 92
U. S. and National bank currency.....	97,653 00	113,947 00	110,104 00	141,863 00
Gold coin.....	68,947 50	73,065 00	70,610 00	73,835 00
Silver coin.....	6,267 50	8,420 00	6,280 00	6,410 00
Nickels and cents.....	2,115 13	2,661 05	1,823 77	503 72
Checks, cash items and internal revenue account.....	278 53	259 15	624 56	416 84
Totals.....	\$3,477,672 37	\$3,573,666 05	\$3,607,664 28	\$3,701,442 95
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	90,000 00	90,000 00	90,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,138 64	21,355 44	35,212 18	19,766 97
Dividends unpaid.....				
Commercial deposits subject to check.....	578,586 48	581,543 48	639,201 37	630,143 24
Commercial certificates of deposit.....	4,873 35	5,828 26	12,925 90	39,805 34
Due to banks and bankers.....	56,069 67	45,029 57	56,729 47	51,920 37
Certified checks.....	8,345 33	12,896 47	23,576 60	21,840 09
Cashier's checks outstanding.....				
Savings deposits.....	2,472,349 37	2,552,024 08	2,479,238 88	2,553,793 14
Savings certificates of deposit.....	60,309 53	64,988 75	70,779 88	84,173 20
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$3,477,672 37	\$3,573,666 05	\$3,607,664 28	\$3,701,442 95

No. 94.

THE MARINE SAVINGS BANK OF DETROIT, DETROIT.

Organized March 23, 1890.

J. W. DAILEY, *President*; JOHN PRIDGON, JR., *Vice President*; WM. E. REILLY, *Cashier*;
GEORGE R. BEARD, *Assistant Cashier*.

DIRECTORS.—A. A. Parker, J. W. Dalley, Sidney T. Miller, John Pridgon, Jr., Charles F. Bielman, I. C. Waldo, Robert T. Gray, M. E. Farr, Frank Filer, Jas. E. Danaher.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$358,141 28	\$383,452 97	\$364,483 82	\$329,457 46
Bonds, mortgages and securities.....	241,743 11	225,464 66	231,856 24	225,082 81
Premiums paid on bonds.....				
Overdrafts.....		3 13	584 44	29 32
Banking house.....				
Furniture and fixtures.....	2,049 10	2,049 10	2,049 10	2,049 10
Other real estate.....	11,187 27	25,491 35	11,333 14	13,937 65
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	403 13	1,010 84	1,791 74	3,746 59
United States bonds.....				
Due from banks in reserve cities.....	94,883 18	41,885 36	57,714 89	112,565 61
Exchanges for clearing house.....	4,091 15	8,035 94	2,710 94	5,455 57
U. S. and National bank currency.....	19,839 00	22,340 00	16,819 00	22,471 00
Gold coin.....	15,432 50	15,450 00	10,900 00	11,215 00
Silver coin.....	2,997 95	1,671 50	2,642 15	5,282 00
Nickels and cents.....	166 23	164 66	106 38	179 30
Checks, cash, items and internal revenue account.....	1,321 24	608 08	332 59	1,048 58
Totals.....	\$752,255 14	\$727,627 59	\$703,274 43	\$733,119 99
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	13,407 67	16,504 14	20,067 77	14,022 28
Dividends unpaid.....	138 00			55 92
Commercial deposits subject to check.....	268,831 19	225,164 28	225,374 75	283,520 06
Commercial certificates of deposit.....	10,772 91	8,331 68	8,185 08	7,948 40
Due to banks and bankers.....	10,000 00	10,000 00	10,000 00	10,000 00
Certified checks.....	1,237 45	1,271 35	259 10	655 34
Cashier's checks outstanding.....		20 84		
Savings deposits.....	271,004 41	267,413 83	241,966 26	251,053 54
Savings certificates of deposit.....	56,263 51	58,921 47	37,421 47	45,864 45
Notes and bills rediscounted.....				
Bills payable.....		20,000 00	40,000 00	
Totals.....	\$752,255 14	\$727,627 59	\$703,274 43	\$733,119 99

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PECK, *President*; CHARLES C. JENKS, *Vice President*; GEORGE WILEY, *Treasurer*;
CHARLES EMBERSON, *Secretary*.

TRUSTEES.—Clarence M. Burton, Henry A. Cleland, Simon J. Murphy, George Peck, Frank
Crandell, Charles C. Jenks, Hoyt Post, F. A. Goodrich, James D. Standish, Cladius H.
Candler, George Wiley.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,053,228 35	\$1,035,652 96	\$973,263 38	\$1,064,518 45
Bonds, mortgages and securities.....	736,800 61	727,975 61	764,132 94	797,442 94
Premiums paid on bonds.....	5,000 00	5,000 00	5,000 00	4,300 00
Overdrafts.....	289 73	344 11	245 66	849 30
Banking house.....				
Furniture and fixtures.....	2,200 00	2,200 00	2,200 00	2,000 00
Other real estate.....	64,487 75	64,487 75	41,987 75	35,877 75
Due from other banks and bankers (not reserve cities).....	5,000 00	5,000 00	5,000 00	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	234,315 04	324,407 47	317,815 29	277,411 43
Exchanges for clearing house.....	8,207 37	8,201 58	16,892 88	12,153 49
U. S. and National bank currency.....	43,324 25	33,816 00	35,705 00	25,162 00
Gold coin.....	60,967 50	60,360 00	60,650 00	63,376 00
Silver coin.....	1,631 55	1,613 20	1,830 10	1,534 25
Nickels and cents.....	125 40	188 58	92 83	81 52
Checks, cash items and internal revenue ac- count.....	5,777 59	342 02	2,584 92	756 39
Totals.....	\$2,221,355 14	\$2,269,539 28	\$2,227,400 75	\$2,285,463 52
Liabilities.				
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	35,381 16	38,342 31	40,978 33	38,905 90
Dividends unpaid.....	168 00			70 00
Commercial deposits subject to check.....	491,034 96	485,162 40	468,953 40	531,270 92
Commercial certificates of deposit.....	17,356 37	28,873 57	20,078 27	23,341 61
Due to banks and bankers.....	11,079 95	10,637 29	7,855 41	8,904 99
Certified checks.....	934 06	3,425 94	558 42	4,646 53
Cashier's checks outstanding.....	236 65	349 22	4 85	418 77
Savings deposits.....	1,189,282 82	1,213,968 39	1,207,448 85	1,200,285 95
Savings certificates of deposit.....	125,882 17	138,780 16	131,523 22	127,618 85
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,221,355 14	\$2,269,539 28	\$2,227,400 75	\$2,285,463 52

STATE BANKS OF MICHIGAN.

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No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

A. CHAPOTON, JR., *President*; E. H. DOYLE, *1st Vice President*; ALBERT H. WEBB, *2d Vice President*; J. H. JOHNSON, *Cashier*; J. A. LATTI, H. H. ELLERTON, *Assistant Cashiers*.

DIRECTORS.—E O. Grosvenor, Herman Becker, F. Howard, M. Brennan, J. M. Dwyer, A. Chapoton, Jr., S. W. Clarkson, Albert H. Webb, Edward H. Doyle, John H. Johnson, Cornelius Corbett, Geo. H. Leshar, D. H. MacLachlan, J. A. Latta.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$2,175,063 94	\$2,264,588 01	\$2,274,567 21	\$2,308,897 08
Bonds, mortgages and securities.....	1,074,148 62	1,099,965 90	1,008,384 78	1,258,484 16
Premiums paid on bonds.....	4,500 00	4,500 00	4,500 00	.....
Overdrafts.....	1,918 39	1,456 43	1,080 75	822 84
Banking house.....	175,000 00	175,000 00	175,000 00	175,000 00
Furniture and fixtures.....	13,000 00	13,000 00	13,000 00	12,500 00
Other real estate.....	61,646 65	61,665 66	77,665 66	78,870 02
Due from other banks and bankers (not reserve cities).....	18,506 19	16,934 09	20,235 40	25,194 73
Items in transit.....	40,446 39	61,753 55	72,515 56	75,839 45
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	455,371 14	351,899 09	321,536 33	344,697 61
Exchanges for clearing house.....	33,618 17	55,008 10	65,648 56	71,967 98
U. S. and National bank currency.....	208,375 00	196,470 00	255,405 00	220,055 00
Gold coin.....	76,227 50	71,862 50	74,822 50	75,680 00
Silver coin.....	21,890 25	25,648 25	11,087 25	6,380 50
Nickels and cents.....	1,885 00	1,053 16	604 98	1,125 48
Checks, cash items and internal revenue ac- count.....	8,489 25	6,788 52	11,306 06	10,332 14
Totals.....	\$4,370,086 49	\$4,407,593 26	\$4,387,450 04	\$4,665,846 99
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits, less current expenses, interest and taxes paid.....	13,151 69	23,382 73	9,742 41	14,719 85
Dividends unpaid.....	397 50	.....	.....	18 00
Commercial deposits subject to check.....	1,136,179 93	1,037,740 39	1,087,194 63	1,484,708 57
Commercial certificates of deposit.....	12,345 09	11,020 37	13,440 14	14,418 00
Due to banks and bankers.....	952,654 81	972,771 89	896,828 37	785,658 60
Certified checks.....	21,380 81	13,606 82	14,772 29	23,570 61
Cashier's checks outstanding.....	2,653 10	22,579 41	.....	.....
Savings deposits.....	1,728,887 48	1,804,063 63	1,832,103 80	1,804,818 21
Savings certificates of deposit.....	142,436 08	162,428 02	173,368 40	177,935 15
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Totals.....	\$4,370,086 49	\$4,407,593 26	\$4,387,450 04	\$4,665,846 99

STATE BANKING DEPARTMENT.

No. 52.

PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President*; F. A. SCHULTE, *Vice President*; GEO. E. LAWSON, *Cashier*;
R. W. SMYLLIE, *Auditor*; J. T. KEENA, *Attorney*.

DIRECTORS.—F. F. Palms, Geo. E. Lawson, M. W. O'Brien, F. A. Schulte, Geo. H. Barbour,
Jeremiah Dwyer, C. A. DuCharme, Fred T. Moran, Sigmund Rothschild, M. J. Murphy.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$3,002,911 06	\$2,950,177 79	\$2,846,961 23	\$4,089,881 08
Bonds, mortgages and securities.....	4,909,437 66	5,521,817 49	5,494,584 81	4,446,491 51
Premiums paid on bonds.....	9,793 65	8,610 35	11,180 35	8,619 35
Overdrafts.....	326 95	1,258 46	6,808 97	7,953 67
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	125,095 90	120,101 96	119,158 43	112,985 94
Due from other banks and bankers (not reserve cities).....	21,640 49	28,174 80	27,957 96	16,544 18
Items-in transit.....	13,535 06	14,200 13	22,601 52	18,766 91
United States bonds.....				
Due from banks in reserve cities.....	1,148,366 08	1,094,421 03	1,063,209 47	1,137,387 96
Exchanges for clearing house.....	33,443 64	67,111 37	64,268 45	63,378 21
U. S. and National bank currency.....	377,427 00	199,906 00	302,116 00	289,954 00
Gold coin.....	291,682 50	273,342 50	304,180 00	277,330 00
Silver coin.....	17,725 00	13,355 00	16,410 00	21,745 00
Nickels and cents.....	812 84	1,010 29	1,068 47	1,379 33
Checks, cash items and internal revenue account.....	3,933 02	3,502 27	937 96	3,330 80
Totals.....	\$10,016,130 85	\$10,296,989 44	\$10,281,443 62	\$10,495,747 94
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	175,000 00	175,000 00	175,000 00	200,000 00
Undivided profits, less current expenses, interest and taxes paid.....	94,990 74	108,802 70	123,577 28	100,177 59
Dividends unpaid.....	660 00			
Commercial deposits subject to check.....	1,332,430 93	1,309,800 40	1,405,494 42	1,483,282 00
Commercial certificates of deposit.....	44,384 08	38,617 84	54,725 53	57,076 06
Due to banks and bankers.....	579,263 71	617,226 98	540,608 81	561,458 80
Certified checks.....	3 449 91	15,382 64	4,458 31	7,541 26
Cashier's checks outstanding.....				
Savings deposits.....	6,752 405 22	6,882,678 79	6,929,520 15	6,905,604 33
Savings certificates of deposit.....	533,546 26	559,480 09	548,059 12	680,607 87
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$10,016,130 85	\$10,296,989 44	\$10,281,443 62	\$10,495,747 94

STATE BANKS OF MICHIGAN.

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No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEORGE H. RUSSEL, *President*; RUFUS W. GILLETT, H. C. POTTER, JR., *Vice Presidents*;
R. S. MASON, *Cashier*; AUSTIN E. WING, H. P. BORGMAN, *Assistant Cashiers*;
EUGENE A. SUNDERLIN, *Auditor*.

DIRECTORS.—George H. Russel, Robert S. Mason, Henry Russel, Henry B. Ledyard, Russell A. Alger, Henry M. Campbell, R. W. Gillett, Wm. C. McMillan, Chas. L. Freer, Frank J. Hecker, Peter White, Truman H. Newberry, Henry C. Potter, Jr., Hugo Scherer, W. T. Barbour, Jas. H. Eckels, Thos. H. Hubbard, W. K. Bixby.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$7,041,755 83	\$7,178,238 60	\$7,349,554 08	\$7,478,882 01
Bonds, mortgages and securities.....	4,810,273 34	4,806,922 74	4,883,595 57	4,780,286 72
Premiums paid on bonds.....	20,547 50	20,347 50	20,347 50	20,272 50
Overdrafts.....	1,696 95	3,156 49	4,873 68	3,701 93
Banking house.....	250,000 00	250,000 00	250,000 00	250,000 00
Furniture and fixtures.....	28,206 88	28,206 88	28,206 88	28,206 88
Other real estate.....	162,701 15	168,770 09	167,081 98	163,760 22
Due from other banks and bankers (not reserve cities).....	48,561 89	47,351 32	77,559 09	63,815 28
Items in transit.....	134,116 48	176,496 65	163,185 05	146,691 31
United States bonds.....				
Due from banks in reserve cities.....	1,813,218 14	1,805,278 79	1,756,589 76	1,892,179 59
Exchanges for clearing house.....	186,354 21	89,883 53	112,806 95	167,153 20
U. S. and National bank currency.....	538,019 00	289,034 00	567,064 00	529,202 00
Gold coin.....	434,593 10	544,077 80	457,548 67	746,772 24
Silver coin.....	68,182 69	89,326 25	96,244 70	104,592 68
Nickels and cents.....	17,461 42	20,501 40	19,081 76	19,868 74
Checks, cash items and internal revenue account.....	57,187 48	7,924 50	28,694 92	15,890 80
Totals.....	\$15,612,876 04	\$15,525,522 54	\$15,982,434 59	\$16,411,276 10
Liabilities.				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	750,000 00	750,000 00	750,000 00	750,000 00
Undivided profits, less current expenses, interest and taxes paid.....	100,622 84	104,337 74	96,774 98	96,627 52
Dividends unpaid.....	1,000 00			
Commercial deposits subject to check.....	4,835,434 91	4,684,609 25	5,418,122 92	5,659,148 41
Commercial certificates of deposit.....	34,000 00	25,000 00	25,000 00	25,000 00
Due to banks and bankers.....	2,834,215 44	2,669,850 90	2,383,963 40	2,368,940 22
Certified checks.....	6,028 89	39,855 03	41,982 27	30,769 65
Cashier's checks outstanding.....	12,971 09	18,219 47	16,392 53	99,772 02
Savings deposits.....	5,288,758 00	5,424,095 75	5,485,196 81	5,526,375 59
Savings certificates of deposit.....	749,844 87	809,554 40	764,501 68	854,642 69
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$15,612,876 04	\$15,525,522 54	\$15,982,434 59	\$16,411,276 10

THE UNION TRUST COMPANY, DETROIT.

Organized November 24, 1890.

D. M. FERRY, *President*; W. C. McMILLAN, *Chairman of Executive Committee*; ELLWOOD T. HANCE, *First Vice President and Treasurer*; A. E. F. WHITE, *Second Vice President*; CHARLES MOORE, *Secretary*; GERALD J. MCMECHAN, *Assistant Secretary*; CHARLES R. DUNN, *Auditor*; H. B. HOYT, *Trust Officer*; THEO. LUCE, JR., *Bond Officer*.

DIRECTORS.—Geo. H. Barbour, W. C. McMillan, D. C. Whitney, D. M. Ferry, Hugh McMillan, Simon J. Murphy, A. E. F. White, Charles Stinchfield, James D. Standish, Ellwood T. Hance, C. A. DuCharme, Henry Russel, T. H. Newberry, Elliott T. Slocum, F. J. Hecker, Geo. H. Hopkins, H. A. Conant, Herbert E. Boynton, Philip H. McMillan, Charles L. Palma, Lem W. Bowen, George Hendrie.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Collateral loans—time.....	\$3,005,742 55	\$2,900,469 30	\$3,114,437 75	\$3,059,312 75
Collateral loans—demand.....	834,768 86	856,701 87	919,780 51	800,706 09
Loans on real estate mortgages, in office.....	855,726 21	840,294 46	832,034 45	738,105 12
Loans on real estate mortgages, with Collateral Deposit Co.....				142,720 00
Loans on real estate mortgages, with State Treasurer.....	211,600 00	209,100 00	211,800 00	211,800 00
Other loans.....	101,462 62	104,307 21	106,544 81	101,294 65
Bonds—in office.....	1,360,458 15	1,341,395 65	1,309,310 65	1,358,146 10
Bonds—with State Treasurer.....				
Stocks.....	191,200 00	191,200 00	191,200 00	206,200 00
Real estate owned.....	53,932 13	59,442 81	68,936 56	83,726 36
Other investments.....	159,005 00	157,980 00	160,425 00	159,250 00
Advances to trusts.....	122,279 48	141,658 48	153,127 63	160,717 08
Furniture and fixtures.....	6,412 78	7,910 56	8,334 36	7,927 00
Due from approved reserve agents.....	314,512 32	364,061 46	306,515 25	131,724 65
Due from other banks and bankers.....				
Cash items.....	1,294 27	1,578 83	1,562 97	2,184 37
Nickels and cents.....	10 41	7 84	9 23	5 61
Silver coin.....	106 25	62 50	78 60	73 45
Gold coin.....	170 00	170 00	275 00	220 00
U. S. and National bank notes.....	9,835 00	13,478 00	4,298 00	7,328 00
Totals.....	\$7,228,516 03	\$7,189,818 97	\$7,388,670 77	\$7,171,441 23
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	250,000 00	250,000 00	250,000 00	250,000 00
Undivided profits, less expenses, interest and taxes paid.....	121,427 05	128,058 04	171,378 29	168,563 04
Certificates of Deposit.....	1,534,451 31	1,561,240 11	1,517,461 67	1,982,175 83
First mortgage trust gold bonds, series "A".....				86,109 00
Trust deposits.....	1,721,120 40	1,752,559 55	1,779,544 54	1,146,459 81
Debentures.....	3,090,000 00	2,985,000 00	3,155,000 00	3,025,000 00
Other liabilities.....	11,517 27	12,961 27	15,286 27	13,142 50
Totals.....	\$7,228,516 03	\$7,189,818 97	\$7,388,670 77	\$7,171,441 23

STATE BANKS OF MICHIGAN.

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No. 161.

UNITED STATES SAVINGS BANK, DETROIT.

Organized May 18, 1893.

GEORGE ANDERSON, *President*; HENRY COWIE, *Vice President*; ENOCH SMITH, *Cashier*.

DIRECTORS.—George Anderson, J. B. Rook, James H. McDonald, Enoch Smith, Henry Cowie, F. W. Hodges, Francis E. Brossy.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$403,402 31	\$418,770 09	\$416,025 56	\$420,888 03
Bonds, mortgages and securities.....	317,163 24	331,093 24	352,438 76	379,161 54
Premiums paid on bonds.....				
Overdrafts.....	518 02	8 78	425 27	635 88
Banking house.....	9,913 00	9,913 00	9,913 00	9,913 00
Furniture and fixtures.....	1,447 45	1,447 45	1,447 45	1,447 45
Other real estate.....	6,521 23	7,449 07	5,204 79	4,836 96
Due from other banks and bankers (not reserve cities).....	64 50	188 82	35 00	208 40
Items in transit.....	5,773 53	210 00	245 00	400 00
United States bonds.....				
Due from banks in reserve cities.....	61,076 44	81,571 82	80,715 13	72,669 42
Exchanges for clearing house.....	12,645 37	15,743 67	6,502 59	14,422 32
U. S. and National Bank Currency.....	22,803 00	15,419 00	29,302 00	15,529 00
Gold coin.....	14,270 00	14,425 00	13,785 00	14,450 00
Silver coin.....	2,075 00	1,377 55	1,419 65	1,586 65
Nickels and cents.....	175 28	260 98	175 88	153 71
Checks, cash items and internal revenue ac- count.....	569 03	722 69	719 49	498 43
Totals.....	\$858,477 40	\$898,601 16	\$918,354 57	\$936,800 49
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	16,000 00	16,000 00	16,000 00	17,000 00
Undivided profits, less current expenses, interest and taxes paid.....	20,519 03	24,766 14	22,567 11	24,082 31
Dividends unpaid.....	55 00	5 00		50 00
Commercial deposits subject to check.....	164,671 66	180,004 10	164,844 15	184,941 81
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	220 16	112 27	282 38	20 76
Cashier's checks outstanding.....	116 43	97 57	24,305 50	1,277 40
Savings deposits.....	431,854 64	450,652 40	460,672 93	436,473 12
Savings certificates of deposit.....	75,040 48	76,963 68	79,682 50	72,955 09
Notes and bills rediscounted.....				
Bills payable.....				50,000 00
Totals.....	\$858,477 40	\$898,601 16	\$918,354 57	\$936,800 49

No. 6.

WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

CHAS. F. COLLINS, *President*; D. M. FERRY, *1st Vice President*; WM. S. GREEN, *2d Vice President*; ALFRED K. KIEFER, *Secretary and Treasurer*; EDWARD H. COLLINS, *Assistant Secretary and Treasurer*; WM. A. MOORE, *Attorney*.

DIRECTORS.—D. M. Ferry, Charles F. Collins, Wm. A. Moore, Wm. S. Green, E. H. Fling, H. Kirke White, J. B. Book, Albert L. Stephens, F. H. Croul, Frank W. Eddy, Stephen Y. Seyburn.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$2,257,532 76	\$2,385,541 85	\$2,263,311 06	\$2,269,747 11
Bonds, mortgages and securities.....	6,818,708 01	6,861,764 68	6,921,932 37	6,894,941 30
Premiums paid on bonds.....	78,000 00	73,000 00	73,000 00	73,000 00
Overdrafts.....				
Banking house.....	125,000 00	125,000 00	125,000 00	125,000 00
Furniture and fixtures.....	1,500 00	1,500 00		
Other real estate.....	110,815 13	85,545 29	81,868 63	67,958 98
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	70 89	40 00	15 00	245 00
United States bonds.....	225,000 00	225,000 00	225,000 00	225,000 00
Due from banks in reserve cities.....	1,305,464 42	1,430,901 53	1,519,707 71	1,537,670 31
Exchanges for clearing house.....	6,935 63	6,864 06	19,508 39	8,194 74
U. S. and National bank currency.....	128,502 00	132,457 00	109,968 00	115,381 00
Gold coin.....	500,400 00	514,705 00	493,965 00	501,247 50
Silver coin.....	1,822 00	1,781 00	2,238 00	2,227 00
Nickels and cents.....	445 74	509 46	253 88	237 28
Checks, cash items and internal revenue account.....	267 25	248 25	1,507 21	3,300 06
Totals.....	\$11,560,463 83	\$11,844,858 12	\$11,837,325 25	\$11,824,150 28
Liabilities				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	600,000 00	600,000 00	600,000 00	600,000 00
Undivided profits, less current expenses, interest and taxes paid.....	177,021 35	95,717 15	156,801 17	201,618 39
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	9,730,265 55	10,093,165 46	10,060,086 44	9,964,438 35
Savings certificates of deposit.....	653,176 93	655,975 51	620,437 64	658,093 54
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$11,560,463 83	\$11,844,858 12	\$11,837,325 25	\$11,824,150 28

No. 157.

DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1893.

THOMAS BIRKETT, *President*; E. F. CHASE, *Vice President*; G. S. FRANCISCO, *Cashier*;
JAS. J. PAGE, *Assistant Cashier*.

DIRECTORS.—Thomas Birkett, E. F. Chase, H. Wirt Newkirk, W. Blodgett, E. J. Newkirk.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$45,980 44	\$39,755 50	\$35,016 41	\$25,050 25
Bonds, mortgages and securities.....	92,426 87	97,675 78	123,634 57	136,996 51
Premiums paid on bonds.....				
Overdrafts.....	106 51	78 14	426 12	343 87
Banking house.....				
Furniture and fixtures.....	1,630 58	1,630 58	1,630 58	1,630 58
Other real estate.....	2,686 66	2,686 66	2,637 00	637 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	22,267 94	36,828 96	19,105 88	10,830 00
Exchanges for clearing house.....				
U. S. and National Bank Currency.....	8,419 00	6,881 00,	7,627 00	8,368 00
Gold coin.....	705 00	495 00	1,230 00	795 00
Silver coin.....	334 80	540 05	404 35	703 25
Nickels and cents.....	72 90	52 01	49 00	69 03
Checks, cash items and internal revenue ac- count.....	2,240 81	101 45	747 92	661 71
Totals.....	\$176,871 51	\$186,725 13	\$192,508 83	\$186,085 20
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,468 37	5,342 94	5,980 19	5,259 87
Dividends unpaid.....	9 00			
Commercial deposits subject to check.....	41,560 75	42,330 28	37,314 85	30,136 69
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	3,939 54	5,733 18	5,089 09	3,670 92
Savings deposits.....	75,904 26	79,862 07	88,461 51	92,662 74
Savings certificates of deposit.....	27,989 59	29,456 66	31,663 19	30,334 98
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$176,871 51	\$186,725 13	\$192,508 83	\$186,085 20

STATE BANKING DEPARTMENT.

No. 28.

*CITY BANK, DOWAGIAC.

Organized March 19, 1887.

F. W. LYLE, *President*; N. F. CHOATE, *Vice President*; I. B. GAGE, *Cashier*;
LEON R. LYLE, *Assistant Cashier*.

DIRECTORS.—Nelson F. Choate, Frank W. Lyle, I. B. Gage, Oliver Lyle, Levi Lyle.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$198,510 02	\$227,065 57		
Bonds, mortgages and securities.....	54,643 29	55,895 29		
Premiums paid on bonds.....				
Overdrafts.....	8,293 06	7,401 62		
Banking house.....				
Furniture and fixtures.....	7,102 83	7,102 83		
Other real estate.....	11,997 22	11,997 22		
Due from other banks and bankers (not reserved cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	79,803 79	41,974 51		
Exchanges for clearing house.....	948 59	1,850 97		
U. S. and National bank currency.....	14,106 00	11,574 00		
Gold coin.....	12,605 00	10,610 00		
Silver coin.....	1,888 00	1,324 00		
Nickels and cents.....	120 31	115 02		
Checks, cash items and internal revenue ac- count.....	1,677 74	554 45		
Totals.....	\$391,695 85	\$377,465 48		
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00		
Surplus fund.....	12,000 00	12,000 00		
Undivided profits, less current expenses, interest and taxes paid.....	495 04	1,791 61		
Dividends unpaid.....				
Commercial deposits subject to check.....	91,016 65	84,192 03		
Commercial certificates of deposit.....	228,184 16	219,481 84		
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$391,695 85	\$377,465 48		

* Voluntary liquidation April 21, 1904.

STATE BANKS OF MICHIGAN.

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No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

GEORGE J. SHAEFER, *President*; M. J. HOWE, *Vice President*; WM. CLUTE, *Cashier*.

DIRECTORS.—Byron J. Corbin, William Clute, M. J. Howe, George J. Shaefer, Wm. C. Palmer, Geo. W. Hurd, T. W. Barnes.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$92,852 83	\$92,068 94	\$86,960 45	\$87,824 89
Bonds, mortgages and securities.....	13,422 02	14,097 02	19,550 77	19,500 77
Premiums paid on bonds.....	495 83	495 83	495 83	495 83
Overdrafts.....	97 50	56 95		21 79
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	11,457 78	33,144 73	17,527 52	8,742 16
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,261 00	2,775 00	3,318 00	2,699 00
Gold coin.....	3,855 00	4,475 00	4,830 00	5,890 00
Silver coin.....	102 65	142 70	325 10	336 75
Nickels and cents.....	179 85	4 75	8 60	19 59
Checks, cash items and internal revenue account.....	963 78		53 60	238 75
Totals.....	\$131,488 24	\$151,060 92	\$136,869 87	\$129,569 53
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,810 31	5,252 39	6,220 59	5,730 63
Dividends unpaid.....	450 00	75 00	75 00	
Commercial deposits subject to check.....	25,577 55	33,740 47	27,543 79	26,522 39
Commercial certificates of deposit.....	82,650 38	93,774 46	85,030 49	79,316 51
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....		218 60		
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$131,488 24	\$151,060 92	\$136,869 87	\$129,569 53

No. 124.

SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

ROBERT C. FAIR, *President*; A. S. THOMAS, *Vice President*; F. N. CONN, *Cashier*.

DIRECTORS.—Robert C. Fair, F. N. Conn, Geo. N. Seifert, Thomas Cooling, A. S. Thomas, A. P. Cowell.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$96,606 10	\$89,604 12	\$93,634 37	\$91,393 30
Bonds, mortgages and securities.....	80,154 17	76,440 74	77,274 20	75,666 10
Premiums paid on bonds.....				
Overdrafts.....	85 54	222 00	64 47	27 37
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,300 00	2,300 00
Other real estate.....	950 00	950 00	950 00	1,098 96
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	45 00	14 38	17 54	
United States bonds.....				
Due from banks in reserve cities.....	25,909 63	17,883 07	13,507 70	20,311 05
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,133 00	16,531 00	5,933 00	12,062 00
Gold coin.....	6,270 00	8,570 00	8,005 00	8,685 00
Silver coin.....	1,047 85	1,881 70	1,944 00	1,088 50
Nickels and cents.....	105 30	274 80	339 01	186 29
Checks, cash items and internal revenue account.....	381 12	99 82	111 64	54 55
Totals.....	\$222,747 71	\$214,471 63	\$204,080 93	\$212,873 12
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,298 85	2,465 22	2,064 28	2,545 69
Dividends unpaid.....				
Commercial deposits subject to check.....	30,634 40	28,095 71	19,930 98	24,604 66
Commercial certificates of deposit.....	79,154 56	72,816 76	74,567 40	80,322 63
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	84,159 90	83,593 94	80,018 27	77,900 17
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$222,747 71	\$214,471 63	\$204,080 93	\$212,873 12

No. 238.

STATE BANK OF EAST JORDAN, EAST JORDAN.

Organized July 12, 1901.

JOSEPH C. GLENN, *President*; W. L. FRENCH, *Vice President*; GEO. G. GLENN, *Cashier*.

DIRECTORS.—M. H. Robertson, Joseph C. Glenn, W. P. Porter, W. L. French, Geo. G. Glenn.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$62,694 60	\$60,236 04	\$68,834 32	\$63,830 73
Bonds, mortgages and securities.....	8,234 43	9,137 93	10,317 43	10,166 35
Premiums paid on bonds.....				
Overdrafts.....	1,165 14	2,443 68	305 01	532 27
Banking house.....	4,874 02	4,874 02	4,874 02	5,024 02
Furniture and fixtures.....	1,658 67	1,658 67	1,658 67	2,033 67
Other real estate.....	102 04	104 33	104 33	104 33
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	10,454 64	14,313 45	3,534 35	6,446 08
Exchanges for clearing house.....	252 59	107 60	93 19	675 83
U. S. and National bank currency.....	6,055 00	4,335 00	6,255 00	3,910 00
Gold coin.....	735 00	680 00	935 00	850 00
Silver coin.....	907 35	627 05	1,140 25	1,007 20
Nickels and cents.....	82 00	44 26	39 25	37 87
Checks, cash items and internal revenue ac- count.....	74 86	50 08	50 50	126 93
Totals.....	\$97,290 34	\$98,612 11	\$98,141 32	\$94,745 28
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,250 00	1,250 00	1,250 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	211 15	560 70	1,483 61	693 29
Dividends unpaid.....	50 00			
Commercial deposits subject to check.....	20,721 91	20,272 89	22,747 35	21,952 23
Commercial certificates of deposit.....	55,057 28	54,129 98	48,786 90	43,643 82
Due to banks and bankers.....				
Certified checks.....		280 00		
Cashier's checks outstanding.....				
Savings deposits.....		2,118 54	3,873 46	6,955 94
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$97,290 34	\$98,612 11	\$98,141 32	\$94,745 28

STATE BANKING DEPARTMENT.

No. 53.

MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1884.

JOHN M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*;
E. S. HARRIS, *Assistant Cashier*.

DIRECTORS.—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, E. F. Knapp, J. M. Corbin, Henry C. Minnie, I. N. Reynolds, Frank Leighton.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$143,598 05	\$166,511 84	\$176,613 70	\$177,690 25
Bonds, mortgages and securities.....	62,191 52	66,136 52	65,776 52	67,798 92
Premiums paid on bonds.....				
Overdrafts.....	1,070 49	1,384 42	1,874 69	1,261 10
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	4,000 00	4,000 00	4,000 00	4,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	3,932 08	1,696 14	1,506 38	415 06
United States bonds.....				
Due from banks in reserve cities.....	45,815 77	30,654 46	15,451 59	31,494 19
Exchanges for clearing house.....				1,000 00
U. S. and National bank currency.....	10,864 00	5,185 00	16,508 00	2,554 00
Gold coin.....	6,095 00	4,510 00	4,670 00	5,510 00
Silver coin.....	3,400 00	2,500 00	1,100 00	1,100 00
Nickels and cents.....	123 28	99 38	41 20	300 39
Checks, cash items and internal revenue ac- count.....	1,907 02	2,783 36	3,298 65	3,336 68
Totals.....	\$290,497 21	\$292,961 12	\$298,340 73	\$303,960 59
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,325 50	4,413 74	4,605 66	3,480 55
Dividends unpaid.....	156 80	47 73	16 96	124 96
Commercial deposits subject to check.....	52,853 84	48,028 71	40,010 63	41,176 64
Commercial certificates of deposit.....	145,161 07	140,872 57	163,707 48	169,178 44
Due to banks and bankers.....		598 37		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$290,497 21	\$292,961 12	\$298,340 73	\$303,960 59

STATE BANKS OF MICHIGAN.

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No. 193.

EDMORE STATE BANK, EDMORE.

Organized April 5, 1897.

FREDERICK NEFF, President; SHERMAN NEFF, Vice President; JOHN W. PFEIFLER, Cashier;
S. D. KETCHUM, Assistant Cashier.

DIRECTORS.—John W. Pfeiffer, Frederick Neff, Sherman Neff, Henry J. Burch, E. K. Horton.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$28,160 11	\$35,936 80	\$37,817 38	\$44,064 81
Bonds, mortgages and securities.....	20,517 97	20,073 18	21,668 82	21,885 32
Premiums paid on bonds.....				
Overdrafts.....	364 51	668 41	302 12	610 81
Banking house.....	1,908 86	1,908 86	1,908 86	1,908 86
Furniture and fixtures.....	965 18	1,030 28	1,030 28	1,030 28
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	40 00			
United States bonds.....				
Due from banks in reserve cities.....	25,890 33	18,944 09	16,124 23	12,015 66
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,064 00	2,862 00	2,607 00	2,415 00
Gold coin.....	2,015 00	1,995 00	2,010 00	2,070 00
Silver coin.....	859 25	894 50	392 75	468 50
Nickels and cents.....	101 32	100 16	44 92	58 93
Checks, cash items and internal revenue ac- count.....	27 95	16 24	204 47	25 91
Totals.....	\$82,914 48	\$84,429 52	\$84,110 83	\$86,554 08
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	1,313 35	1,313 35	1,313 35	1,453 62
Undivided profits, less current expenses, interest and taxes paid.....	1,857 53	2,423 72	2,859 21	1,950 86
Dividends unpaid.....				
Commercial deposits subject to check.....	20,971 88	19,593 40	16,123 97	16,886 36
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	2,852 73	1,675 29	2,107 44	2,968 84
Savings certificates of deposit.....	40,918 99	44,423 76	46,706 86	48,294 40
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$82,914 48	\$84,429 52	\$84,110 83	\$86,554 08

STATE BANKING DEPARTMENT.

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

FRANK B. MOORE, *President*; MILTON B. LANG, *Vice President*; RICHARD W. BAGOT, *Cashier*; CHARLES B. CARVER, *Assistant Cashier*.

DIRECTORS.—Milton B. Lang, Richard W. Bagot, Frank B. Moore, Benj. R. Moore, Harry Hirschberg, D. H. Frahm, Dexter Fairbank.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$78,804 00	\$78,442 92	\$78,877 10	\$88,182 11
Bonds, mortgages and securities.....	35,856 78	38,966 78	41,210 08	43,721 33
Premiums paid on bonds.....				
Overdrafts.....	36 49		94 32	
Banking house.....				
Furniture and fixtures.....	1,838 05	1,838 05	1,838 05	1,838 05
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	30,992 87	36,910 99	24,895 56	29,730 17
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,731 00	11,194 00	11,689 00	15,278 00
Gold coin.....	2,125 00	2,220 00	2,160 00	2,415 00
Silver coin.....	483 95	881 65	327 70	236 80
Nickels and cents.....	137 44	150 79	165 46	102 02
Checks, cash items and internal revenue account.....	2,067 05	42 26	562 49	
Totals.....	\$163,072 63	\$170,647 44	\$161,819 76	\$181,503 48
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,656 38	2,211 19	2,980 68	4,064 65
Dividends unpaid.....	97 95	21 02		
Commercial deposits subject to check.....	40,744 21	43,027 22	34,412 78	38,055 11
Commercial certificates of deposit.....	37,207 32	39,408 40	34,793 00	50,394 19
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	45,366 77	47,979 61	51,033 30	50,989 53
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$163,072 63	\$170,647 44	\$161,819 76	\$181,503 48

STATE BANKS OF MICHIGAN.

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No. 295.

*THE EVART SAVINGS BANK, EVART, MICHIGAN.

Organized August 2, 1904.

F. S. POSTAL, *President*; MARK ARDIS, *Vice President*; D. SCOTT PARTRIDGE, *Cashier*.

DIRECTORS.—Frank S. Postal, William Latta, Geo. F. Andrus, Ellery C. Cannon, William E. Davis, Mark Ardis, Hugh Alexander, David Wolf, Fred Postal.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue ac- count.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

* Commenced business October 1, 1904.

STATE BANKING DEPARTMENT.

No. 152.

FIRST STATE SAVINGS BANK, EVART.

Organized February 17, 1893.

V. R. DAVY, *President*; J. W. MATTHEWS, *Vice President*; WM. ROGERS, *Cashier*.

DIRECTORS.—V. E. Lacy, V. R. Davy, C. H. Rose, Wm. Rogers, J. W. Matthews, G. E. Brandeberry, O. L. Millard.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$136,135 09	\$133,870 94	\$145,672 09	\$146,707 55
Bonds, mortgages and securities.....	89,057 67	89,892 67	89,844 67	89,781 92
Premiums paid on bonds.....				
Overdrafts.....	1,013 10	1,506 77	859 49	563 70
Banking house.....	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	34,887 16	52,379 89	26,853 76	33,334 80
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,367 00	2,258 00	8,494 00	7,410 00
Gold coin.....	6,745 30	6,977 80	7,232 80	7,332 80
Silver coin.....	1,855 25	1,252 40	1,778 30	1,220 30
Nickels and cents.....	169 00	213 38	213 83	244 01
Checks, cash items and internal revenue ac- count.....	2,695 80	2,894 42	860 94	3,770 94
Totals.....	\$279,025 37	\$295,946 27	\$286,509 88	\$295,066 02
Liabilities.				
Capital stock paid in.....	\$28,500 00	\$28,500 00	\$28,500 00	\$30,000 00
Surplus fund.....	5,700 00	5,700 00	5,700 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	760 11	4,053 52	3,701 98	519 46
Dividends unpaid.....				
Commercial deposits subject to check.....	77,749 20	79,429 96	61,315 38	77,945 28
Commercial certificates of deposit.....	62,785 14	62,795 07	68,238 98	65,230 53
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposit.....	104,130 92	115,467 72	119,053 54	115,370 75
Savings certificate of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$279,025 37	\$295,946 27	\$286,509 88	\$295,066 02

STATE BANKS OF MICHIGAN.

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No. 215.

THE OLD STATE BANK, FENNVILLE.

Organized June 1, 1899.

LEONARD S. DICKINSON, *President*; GEORGE L. DUTCHER, *Vice President*; J. E. HUTCHINSON, *Cashier*; W. J. HUTCHINSON, *Assistant Cashier*.

DIRECTORS.—J. E. Hutchinson, Leonard S. Dickinson, George L. Dutcher, Adah E. Dutcher, W. J. Hutchinson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$39,889 93	\$49,511 90	\$61,623 48	\$74,711 20
Bonds, mortgages and securities.....	5,945 83	7,718 49	13,875 00	15,268 49
Premiums paid on bonds.....				
Overdrafts.....	526 40	209 03	1,131 39	41 80
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,152 61	1,152 61	1,154 41	1,529 41
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	21,192 00	21,464 85	23,192 00	8,065 71
Items in transit.....				
Expense, taxes, etc.....				209 36
United States bonds.....				
Due from banks in reserve cities.....	47,557 85	43,107 75	4,621 26	17,730 32
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,906 00	4,953 00	3,916 00	3,816 00
Gold coin.....	2,425 00	1,620 00	2,040 00	2,460 00
Silver coin.....	1,101 40	601 65	456 25	702 10
Nickels and cents.....	188 16	264 85	248 26	209 99
Checks, cash items and internal revenue ac- count.....	2,324 97	887 62	422 37	4,584 26
Totals.....	\$136,210 15	\$137,491 75	\$118,680 42	\$135,348 64
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	1,452 93	1,452 93	1,452 93	1,730 28
Undivided profits, less current expenses, interest and taxes paid.....	1,037 48	2,016 99	1,834 80	
Dividends unpaid.....				
Commercial deposits subject to check.....	26,390 66	31,881 62	28,541 22	42,108 41
Commercial certificates of deposit.....	92,329 08	87,140 21	71,851 47	49,502 81
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				27,007 14
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$136,210 15	\$137,491 75	\$118,680 42	\$135,348 64

STATE BANKING DEPARTMENT.

No. 209.

COMMERCIAL SAVINGS BANK OF FENTON, FENTON.

Organized October 1, 1898.

E. C. FORTE, *President*; I. M. COOK, *Vice President*; E. M. NEWELL, *Cashier*.

DIRECTORS.—E. C. Forte, E. M. Newell, L. M. Cook, Zera Patterson, W P. Cook.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$91,285 80	\$92,137 43	\$88,206 18	\$99,530 73
Bonds, mortgages and securities.....	61,899 00	61,864 00	62,664 00	61,431 25
Premiums paid on bonds.....				
Overdrafts.....			36 97	28 55
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,437 40	1,094 00	6,830 60	3,758 00
United States bonds.....				
Due from banks in reserve cities.....	19,949 63	16,706 52	26,047 04	20,451 90
Exchanges for clearing house.....				
U. S. and National bank currency.....	11,103 00	10,818 00	11,341 00	7,522 00
Gold coin.....	1,935 00	1,995 00	1,955 00	1,915 00
Silver coin.....	1,148 45	672 15	746 95	1,110 50
Nickels and cents.....	120 58	127 73	180 44	119 75
Checks, cash items and internal revenue account.....	35 00	141 75	48 65	30 33
Totals.....	\$193,913 86	\$190,556 58	\$203,006 83	\$200,898 01
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,540 00	1,540 00	1,540 00	1,900 00
Undivided profits, less current expenses, interest and taxes paid.....	1,097 37	2,300 40	2,497 15	1,655 08
Dividends unpaid.....				
Commercial deposits subject to check.....	30,600 74	23,054 91	34,718 99	32,257 77
Commercial certificates of deposit.....	28,045 43	28,448 31	23,270 79	23,662 38
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	107,630 32	110,212 57	115,979 90	116,422 78
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$193,913 86	\$190,556 58	\$203,006 83	\$200,898 01

STATE BANKS OF MICHIGAN.

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No. 101.

CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

ROBERT J. WHALEY, *President*; GEO. W. HUBBARD, *Vice President*; W. E. MARTIN, *Cashier*.

DIRECTORS.—Alex. McFarlan, Jas. H. Whiting, David B. Aitken, Geo. W. Hubbard, Robert J. Whaley, M. Ephraim, Ed. S. Lee, C. L. Bartlett, Frank D. Buckingham, Thos. Doyle.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$324,919 27	\$346,553 12	\$355,281 40	\$303,986 82
Bonds, mortgages and securities.....	341,055 55	349,518 22	350,840 51	354,480 71
Premiums paid on bonds.....				
Overdrafts.....	3,295 54	759 50	1,126 82	3,412 96
Banking house.....	14,700 00	14,700 00	14,700 00	14,700 00
Furniture and fixtures.....				
Other real estate.....				4,081 03
Due from other banks and bankers (not reserve cities).....			1,712 23	3,671 75
Items in transit.....	11,627 46	7,487 49		
United States bonds.....				
Due from banks in reserve cities.....	78,820 28	76,958 88	22,022 10	24,790 68
Exchanges for clearing house.....	804 45	662 52	221 69	520 77
U. S. and National Bank Currency.....	18,627 00	19,379 00	18,804 00	14,505 00
Gold coin.....	26,435 00	30,752 50	30,832 50	24,682 50
Silver coin.....	2,568 95	2,706 15	2,547 70	2,201 20
Nickels and cents.....	789 72	838 66	620 57	826 28
Checks, cash items and internal revenue account.....	630 29	625 14	535 53	539 85
Totals.....	\$824,273 51	\$850,941 18	\$799,271 05	\$752,399 55
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	23,674 55	29,098 49	34,385 10	25,149 07
Dividends unpaid.....	307 20	147 20	147 20	134 40
Commercial deposits subject to check.....	274,138 84	282,709 11	220,292 69	203,247 91
Commercial certificates of deposit.....	1,823 00	3,393 86	1,871 80	13,034 82
Due to banks and bankers.....	3,168 83	3,318 82	3,378 82	3,878 82
Certified checks.....			22 60	
Cashier's checks outstanding.....				
Savings deposits.....	214,786 37	220,610 15	213,523 56	194,371 00
Savings certificates of deposit.....	128,374 72	131,663 55	135,649 28	127,583 53
Notes and bills rediscounted.....				
Bills payable.....			10,000 00	
Totals.....	\$824,273 51	\$850,941 18	\$799,271 05	\$752,399 55

STATE BANKING DEPARTMENT.

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

WM. A. ATWOOD, *President*; JAMES C. WILLSON, *Vice President*; ARTHUR G. BISHOP, *Cashier*; JAS. MARTIN, *Assistant Cashier*.

DIRECTORS.—Wm. W. Crapo, W. A. Atwood, Jas. C. Willson, A. G. Bishop, W. C. Orrell, J. D. Dort, H. C. Spencer, J. H. Crawford.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$525,363 88	\$516,460 92	\$518,267 37	\$509,951 70
Bonds, mortgages and securities.....	576,036 22	574,876 92	589,488 32	595,421 33
Premiums paid on bonds.....				
Overdrafts.....	504 77	100 93	556 84	1,360 26
Banking house.....				
Furniture and fixtures.....				
Other real estate.....		14,000 00	14,000 00	14,000 00
Due from other banks and bankers (not reserve cities).....	18,581 77			
Items in transit.....		3,893 46	5,184 19	3,199 64
United States bonds.....				
Due from banks in reserve cities.....	125,283 62	117,645 47	143,105 08	85,059 77
Exchanges for clearing house.....	341 70	2,752 76	1,387 70	9,385 74
U. S. and National bank currency.....	31,252 00	25,335 00	26,039 00	22,643 00
Gold coin.....	20,857 50	22,460 00	22,835 00	22,720 00
Silver coin.....	7,800 00	5,000 00	8,200 00	3,400 00
Nickels and cents.....	187 92	197 04	247 32	280 61
Checks, cash items and internal revenue account.....	1,747 15	14 26	783 74	14,392 07
Totals.....	\$1,307,956 53	\$1,282,736 76	\$1,330,094 56	\$1,281,814 12
Liabilities				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	52,624 83	63,054 17	74,005 98	16,507 67
Dividends unpaid.....	196 00	20 00		88 00
Commercial deposits subject to check.....	256,014 51	233,289 43	241,044 27	218,591 74
Commercial certificates of deposit.....	27,094 86	15,154 16	27,431 34	10,781 49
Due to banks and bankers.....				
Certified checks.....		500 00	1,000 00	500 00
Cashier's checks outstanding.....				
Savings deposits.....	657,665 48	658,663 64	683,481 48	689,461 53
Savings certificates of deposit.....	164,360 85	162,055 36	153,131 49	145,883 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,307,956 53	\$1,282,736 76	\$1,330,094 56	\$1,281,814 12

No. 165.

UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

CHARLES T. BRIDGMAN, *President*; WM. A. PATERSON, *Vice President*;
 MATHEW DAVISON, *Cashier*; L. H. BRIDGMAN, *Assistant Cashier*.

DIRECTORS.—Charles T. Bridgman, Wm. A. Paterson, Mathew Davison, Flint P. Smith,
 W. E. Braman, Wm. F. Stewart, F. H. Rankin, G. W. Cook, William H. Edwards.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$413,268 19	\$366,527 50	\$432,268 35	\$392,312 58
Bonds, mortgages and securities.....	774,904 97	769,814 09	766,230 19	814,214 18
Premiums paid on bonds.....	2,500 00	2,500 00	2,500 00	
Overdrafts.....	1,552 58	1,331 58	405 81	3,934 72
Banking house.....	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures.....				
Other real estate.....	900 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....	72 00	10,759 16	15,126 00	10,314 51
Items in transit.....				35 00
United States bonds.....				
Due from banks in reserve cities.....	134,212 36	178,168 49	143,810 47	110,975 20
Exchanges for clearing house.....	168 46	154 74	10,682 39	218 04
U. S. and National bank currency.....	46,266 00	31,578 00	41,824 00	23,858 00
Gold coin.....	26,072 50	33,330 00	29,182 50	28,407 50
Silver coin.....	12,835 50	7,257 95	10,255 53	6,873 50
Nickels and cents.....	420 47	450 42	310 08	928 06
Checks, cash items and internal revenue ac- count.....	66 71	107 14	284 02	7,698 29
Totals.....	\$1,435,239 74	\$1,425,479 10	\$1,476,388 34	\$1,423,269 58
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	21,000 00	21,000 00	21,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,584 96	10,689 11	14,288 12	4,946 87
Dividends unpaid.....	117 00	36 00	36 00	38 00
Commercial deposits subject to check.....	113,853 66	103,326 41	124,031 38	101,436 89
Commercial certificates of deposit.....	8,174 00	4,579 59	3,955 89	1,797 00
Due to banks and bankers.....				
Certified checks.....			1,400 00	
Cashier's checks outstanding.....				
Savings deposits.....	709,551 11	801,721 62	813,723 49	762,997 29
Savings certificates of deposit.....	385,959 01	384,126 37	397,953 46	397,053 53
Notes and bills rediscounted.....	30,000 00			
Bills payable.....				
Totals.....	\$1,435,239 74	\$1,425,479 10	\$1,476,388 34	\$1,423,269 58

No. 126.

FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

FRANKLIN A. NILES, *President*; JACOB KIMMELL, *Vice President*; GEORGE PACKARD, *Cashier*; F. D. SAYRE, *Assistant Cashier*.

DIRECTORS. — F. A. Niles, George Packard, J. Kimmell, James M. Greenfield, William A. Miller.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$32,069 30	\$29,033 57	\$29,057 85	\$30,358 06
Bonds, mortgages and securities.....	159,084 95	151,009 95	149,777 95	151,376 48
Premiums paid on bonds.....				
Overdrafts.....	2,700 00	2,700 00	2,700 00	2,700 00
Banking house.....	1,860 00	1,860 00	1,860 00	1,860 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				200 60
Items in transit.....	19 44	171 36	1,287 00	882 45
United States bonds.....				
Due from banks in reserve cities.....	14,130 81	22,149 78	12,471 24	22,055 71
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,573 00	2,793 00	1,593 00	1,113 00
Gold coin.....	2,645 00	3,060 00	3,000 00	3,500 00
Silver coin.....	210 00	332 05	406 20	121 00
Nickels and cents.....	41 52	51 54	5 44	35 49
Checks, cash items and internal revenue account.....	185 63	52 20	513 01	73 20
Totals.....	\$214,519 65	\$213,813 45	\$202,673 69	\$214,275 99
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	20,000 00	20,000 00	21,500 00	21,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,322 17	2,463 35	96 12	1,715 23
Dividends unpaid.....	27 00	27 00	177 00	
Commercial deposits subject to check.....	8,511 21	11,855 10	4,057 20	10,561 21
Commercial certificates of deposit.....	37,915 65	40,566 08	41,508 06	40,827 20
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	22,327 65	20,912 78	19,098 90	20,332 55
Savings certificates of deposit.....	69,415 97	62,988 54	60,636 41	58,339 80
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$214,519 65	\$213,813 45	\$202,673 69	\$214,275 99

No. 223.

THE PEOPLE'S STATE BANK OF FLUSHING, FLUSHING.

Organized March 10, 1900.

IRA T. SAYRE, *President*, JOHN H. ROWE, *Vice President*; LEVANT A. VICKERY, *Cashier*;
GRANT J. BROWN, *Assistant Cashier*.

DIRECTORS.—Levant A. Vickery, Ira T. Sayre, John H. Rowe, James B. French, Henry H. Chatters, Orrin Hart, Albert E. Ransom, Elbert L. Beecher, William Brophy.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$81,990 26	\$80,785 85	\$74,396 37	\$73,212 99
Bonds, mortgages and securities.....	27,592 00	26,917 00	27,007 86	38,664 00
Premiums paid on bonds.....				
Overdrafts.....	690 01	503 62	1,370 78	688 15
Banking house.....	4,260 60	4,260 60	4,260 60	4,260 60
Furniture and fixtures.....	1,916 00	1,916 00	1,916 00	1 916 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	4,430 75		480 39	27 15
Items in transit.....	4,430 45	7,087 59	2,203 92	1,052 38
United States bonds.....				
Due from banks in reserve cities.....	19,924 76	9,588 74	14,543 81	16,931 54
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,700 00	3,490 00	3,084 00	2,410 00
Gold coin.....	1,095 00	1,820 00	1,500 00	1,247 00
Silver coin.....	1,353 80	997 60	796 90	1,951 20
Nickels and cents.....	126 65	158 06	137 21	118 45
Checks, cash items and internal revenue account.....	272 19	99 16	337 30	1,028 62
Totals.....	\$150,382 47	\$137,684 22	\$132,095 14	\$143,508 08
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	455 08	219 34	579 51	737 06
Dividends unpaid.....	132 00			30 00
Commercial deposits subject to check.....	32,774 17	21,184 75	18,899 54	20,130 15
Commercial certificates of deposit.....	5,390 77	2,987 14	2,878 10	4,094 68
Due to banks and bankers.....		80 57	96 40	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	6,338 25	7,032 49	5,270 67	6,177 03
Savings certificates of deposit.....	75,292 20	76,179 93	99,370 92	82,339 16
Notes and bills rediscounted.....				
Bills payable.....			5,000 00	
Totals.....	\$150,382 47	\$137,684 22	\$132,095 14	\$143,508 08

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

FREDERICK SCHEMER, *President*; MICHAEL SPITZLEY, *Vice President*; W. H. SNELLING, *Cashier*.DIRECTORS.—Frederick Schemer, W. H. Snelling, Michael Spitzley, T. W. Snelling,
E. E. Snelling.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$41,745 94	\$46,507 03	\$50,880 63	\$47,055 40
Bonds, mortgages and securities.....	137,666 03	143,144 26	138,968 51	137,468 01
Premiums paid on bonds.....				
Overdrafts.....	1,682 95	2,963 81	5,177 30	18 94
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	49,285 30	39,317 69	17,769 89	25,168 00
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,468 00	7,857 00	5,610 00	7,889 00
Gold coin.....	3,325 00	3,465 00	3,630 00	3,575 00
Silver coin.....	808 00	814 00	797 00	1,718 00
Nickels and cents.....	134 85	166 78	142 59	180 32
Checks, cash items and internal revenue ac- count.....	470 79	321 95	274 13	115 60
Totals.....	\$246,186 86	\$246,157 52	\$224,850 05	\$224,788 27
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,015 80	2,117 16	2,868 73	1,135 94
Dividends unpaid.....				
Commercial deposits subject to check.....	20,282 83	33,759 28	16,224 47	21,480 40
Commercial certificates of deposit.....	180,707 53	172,168 28	156,510 97	161,502 76
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	24,180 70	18,112 80	19,245 88	20,669 17
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....			10,000 00	
Totals.....	\$246,186 86	\$246,157 52	\$224,850 05	\$224,788 27

STATE BANKS OF MICHIGAN.

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No. 293.

THE STATE BANK OF FOWLERVILLE, FOWLERVILLE, MICHIGAN.

Organized June 1, 1904.

JOHN C. ELLSWORTH, *President*; S. L. BIGNALL, *Vice President*.

DIRECTORS.—J. L. Cooper, L. F. Peet, S. L. Bignall, John C. Ellsworth, Alex. McPherson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....				\$10,140 39
Bonds, mortgages and securities.....				1,400 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Expenses, interest, etc.....				172 11
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				1,089 72
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				27,678 96
Exchanges for clearing house.....				
U. S. and National bank currency.....				5,082 00
Gold coin.....				3,065 00
Silver coin.....				882 15
Nickels and cents.....				165 00
Checks, cash items and internal revenue ac- count.....				85 00
Totals.....				\$49,760 33
Liabilities.				
Capital stock paid in.....				\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				14,677 29
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				10,083 04
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$49,760 33

No. 229.

BENZIE COUNTY STATE SAVINGS BANK, FRANKFORT.

Organized April 15, 1901.

LEONARD P. CLASSENS, *President*; HENRY F. ROBERTSON, *Vice President*;
JOSEPH F. HOFSTETTER, *Cashier*.

DIRECTORS.—Leonard P. Classens, Henry F. Robertson, Robert G. Pautz, L. E. Vorce, Geo. Waters, Jr., William Thurston, J. F. Hofstetter.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$54,428 77	\$59,657 83	\$52,377 61	\$57,436 86
Bonds, mortgages and securities.....	52,780 26	57,062 92	57,471 92	55,438 40
Premiums paid on bonds.....				
Overdrafts.....	816 30	614 38	492 94	232 51
Banking house.....	5,800 00	5,800 00	5,800 00	5,800 60
Furniture and fixtures.....	1,450 00	1,450 00	1,450 00	1,450 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	580 00	500 00		69 75
United States bonds.....				
Due from banks in reserve cities.....	20,008 72	13,169 77	18,726 55	36,169 45
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,487 00	4,339 00	4,662 00	3,738 00
Gold coin.....	5,400 00	5,565 00	7,145 00	6,250 00
Silver coin.....	580 00	340 00	850 00	1,200 00
Nickels and cents.....	52 04	35 03	68 37	161 92
Checks, cash items and internal revenue account.....	333 51	456 01	377 11	227 16
Totals.....	\$145,716 60	\$147,989 94	\$149,421 50	\$168,174 05
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	314 28	776 07	1,749 01	516 34
Dividends unpaid.....				
Commercial deposits subject to check.....	48,480 43	43,022 75	39,718 41	57,306 15
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	33,293 31	35,194 17	36,338 22	41,022 24
Savings certificates of deposit.....	40,628 58	45,996 95	48,615 86	45,229 32
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$145,716 60	\$147,989 94	\$149,421 50	\$168,174 05

No. 298.

* THE FREMONT STATE BANK, FREMONT, MICHIGAN.

Organized May 24, 1904.

AMOS. O. WHITE, *President*; LAMONTE PUFF, *Vice President*; EMIEL KEMPF, *Cashier*.

DIRECTORS.—Amos O. White, Emiel Kempf, LaMonte D. Puff, Martin Rozema, John P. Jacklin, Nicholas DeHaas, John H. Lewis.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks and cash on hand.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue ac- count.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

*Had not commenced business at time of Sept. 6 report.

No. 153.

GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

FRANK A. KRAMER, *President*; EARL B. BOLTON, *Vice President*; SANFORD W. BUCK, *Cashier*;
H. T. GLEZEN, *Assistant Cashier*.DIRECTORS.—Frank A. Kramer, Sanford W. Buck, Earl B. Bolton, John G. Berry, Geo. Skelton,
James I. Berry, Lewis Jenson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$132,588 15	\$140,051 77	\$142,634 92	\$133,218 27
Bonds, mortgages and securities.....	41,298 00	39,008 00	38,904 16	44,028 00
Premiums paid on bonds.....				
Overdrafts.....	584 07	1,132 37	782 04	1,003 69
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	300 00	250 00	250 00	
Due from other banks and bankers (not reserve cities).....			1,865 87	
Items in transit.....	973 94	4,549 68		25 00
United States bonds.....				
Due from banks in reserve cities.....	53,684 19	40,253 24	29,303 25	24,189 36
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,504 00	8,062 00	11,478 00	9,204 00
Gold coin.....	5,560 00	5,145 00	5,720 00	6,155 00
Silver coin.....	496 15	337 25	1,409 80	494 75
Nickels and cents.....	157 58	201 11	226 06	203 71
Checks, cash items and internal revenue ac- count.....	1,740 41	2,436 34	949 21	1,372 30
Totals.....	\$248,886 49	\$242,426 76	\$234,523 91	\$220,894 08
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	6,335 62	7,198 14	9,187 65	6,838 67
Dividends unpaid.....				
Commercial deposits subject to check.....	91,263 69	88,766 14	74,455 11	67,942 88
Commercial certificates of deposit.....	121,287 18	116,462 48	120,881 15	116,112 53
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$248,886 49	\$242,426 76	\$234,523 91	\$220,894 08

STATE BANKS OF MICHIGAN.

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*STATE BANK OF GLADWIN, GLADWIN, MICHIGAN.

Organized July 27, 1904.

WILLIAM H. AITKIN, *President*; A. H. MEDBURY, *Vice President*; MELVIN H. AITKIN, *Cashier*;
C. G. GOODRUM, *Assistant Cashier*.

DIRECTORS.—William H. Aitkin, Albert E. Sleeper, A. H. Medbury, Melvin H. Aitkin, H. C. Aitkin.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue ac- count.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

*Had not commenced business at time of Sept. 6 report.

STATE BANKING DEPARTMENT.

No. 249.

GRAND HAVEN STATE BANK, GRAND HAVEN.

Organized September 23, 1901.

JOSEPH W. O'BRIEN, *President*; G. J. DIEKEMA, *Vice President*; ELBERT LYNN, *Cashier*;
B. P. SHERWOOD, *Assistant Cashier*.DIRECTORS.—G. J. Diekema, C. Ver Schure, Geo. P. Hummer, Elbert Lynn, K. T. Van Den
Bosch, John Veneklasen, J. W. O'Brien, B. P. Sherwood, W. H. Beach.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$114,475 41	\$119,927 00	\$132,598 59	\$134,455 87
Bonds, mortgages and securities.....	57,563 72	59 127 65	63,629 48	65,929 48
Premiums paid on bonds.....				
Overdrafts.....	167 75	7 09	210 72	64 68
Banking house.....	6,703 00	6,703 00	6,703 00	6,703 00
Furniture and fixtures.....	2,815 62	2,815 02	2,815 62	2,815 62
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	29 00			33 16
Items in transit.....			19 60	
United States bonds.....				
Due from banks in reserve cities.....	30,644 23	40,898 32	28,859 90	39,146 13
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,014 00	8,146 00	10,027 00	8,522 00
Gold coin.....	2,425 00	2,430 00	3,430 00	4,482 50
Silver coin.....	1,529 25	2,128 70	2,091 15	1,886 79
Nickels and cents.....	218 31	212 06	116 34	117 38
Checks, cash items and internal revenue ac- count.....	346 97	217 33	271 32	1,774 15
Totals.....	\$222,932 26	\$242,612 77	\$250,772 72	\$265,930 76
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	700 00	700 00	700 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,017 54	2,247 16	3,201 29	1,791 51
Dividends unpaid.....	42 00			
Commercial deposits subject to check.....	24,017 45	37,872 26	49,370 00	48,832 58
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....		391 22	800 00	
Cashier's checks outstanding.....				
Savings deposits.....	55,066 55	59,123 22	61,459 36	71,618 91
Savings certificates of deposit.....	112,088 72	112,278 91	105,182 07	112,687 75
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$222,932 26	\$242,612 77	\$250,772 72	\$265,930 76

No. 276.

COMMERCIAL-SAVINGS BANK OF GRAND RAPIDS.

Organized April 28, 1903.

C. B. KELSEY, *President*; F. G. MAXWELL, *Vice President*; H. N. MORRILL, *Cashier*.

DIRECTORS.—E. G. Maxwell, Wm. D. Weaver, Wm. D. Bishop, Z. Clark Thwing, Huntley Russell, William P. Kutsche, John Otte, Lyman Welch, Robert Shanahan, Sumner M. Wells, Moses Taggart, Chas. F. Young, Jos. C. Ford, E. A. Turnbull, C. B. Kelsey, Geo. F. Beardsley.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$522,005 30	\$586,849 38	\$612,639 37	\$643,551 17
Bonds, mortgages and securities.....	45,050 00	44,550 00	52,500 00	54,400 00
Premiums paid on bonds.....				
Overdrafts.....	846 73	2,751 18	1,136 31	253 05
Banking house.....				
Furniture and fixtures.....	8,166 05	8,166 05	8,166 05	8,166 05
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	525 00	1,585 58	1,408 54	2,230 98
United States bonds.....				
Due from banks in reserve cities.....	119,721 25	81,648 02	99,922 41	57,197 73
Exchanges for clearing house.....	3,596 29	1,563 32	2,464 35	9,405 79
U. S. and National bank currency.....	32,015 00	34,977 00	35,449 00	32,840 00
Gold coin.....	3,380 00	2,083 50	7,803 00	9,828 50
Silver coin.....	1,191 25	643 00	1,297 50	1,211 50
Nickels and cents.....	195 81	302 87	241 74	466 57
Checks, cash items and internal revenue account.....	1,770 21	1,463 87	2,679 69	1,303 52
Totals.....	\$738,462 89	\$767,183 77	\$825,707 96	\$820,914 86
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,409 06	3,663 75	5,895 53	2,113 59
Dividends unpaid.....				
Commercial deposits subject to check.....	217,988 54	197,175 02	250,007 17	223,849 37
Commercial certificates of deposit.....				
Due to banks and bankers.....	28,183 72	28,239 93	28,964 61	31,441 76
Certified checks.....	92 00	200 00	100 00	386 25
Cashier's checks outstanding.....				
Savings deposits.....	74,108 95	81,977 56	81,183 46	86,398 28
Savings certificates of deposit.....	212,620 02	251,926 91	255,557 19	259,225 61
Notes and bills rediscounted.....				
Bills payable.....				7,500 00
Totals.....	\$738,462 89	\$767,183 77	\$825,707 96	\$820,914 86

No. 61.

GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

CHARLES W. GARFIELD, *President*; ORSON A. BALL, *Vice President*; F. A. HALL, *Cashier*;
D. B. SHEDD, *Assistant Cashier*.

DIRECTORS.—Charles W. Garfield, George M. Edlson, Aaron Brewer, N. Fred Avery, Orson A. Ball, Roger W. Butterfield, Frank E. Leonard, Thomas M. Peck, Frank Jewell, W. H. Gilbert, Lester J. Rindge, Wm. Alden Smith, Geo. G. Whitworth.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$795,805 38	\$808,264 95	\$803,284 29	\$843,089 11
Bonds, mortgages and securities.....	978,414 00	966,333 50	973,504 00	1,007,233 57
Premiums paid on bonds.....	5,000 00	5,000 00	5,000 00	3,000 00
Overdrafts.....	773 63	761 68	76 37	469 22
Banking house.....				
Furniture and fixtures.....	6,297 00	6,297 00	6,354 00	5,057 75
Other real estate.....	10,253 71	10,253 71	10,003 71	10,003 71
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	129 61	805 19	18,148 00	319 26
United States bonds.....				
Due from banks in reserve cities.....	232,517 67	239,292 09	230,286 16	268,888 06
Exchanges for clearing house.....	17,214 01	1,871 66	3,414 97	3,387 81
U. S. and National bank currency.....	66,469 00	60,399 00	71,377 00	60,395 00
Gold coin.....	35,714 50	35,260 00	35,435 00	35,320 00
Silver coin.....	4,151 80	2,168 30	2,353 65	2,048 10
Nickels and cents.....	197 96	299 76	379 82	200 88
Checks, cash items and internal revenue account.....	1,576 61	995 84	186 32	1,909 19
Totals.....	\$2,154,514 88	\$2,138,002 68	\$2,219,803 29	\$2,241,321 66
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,422 34	17,937 61	28,604 39	20,238 15
Dividends unpaid.....	178 00			28 00
Commercial deposits subject to check.....	160,757 27	127,672 06	141,619 29	179,141 10
Commercial certificates of deposit.....	117 18	117 18	117 18	117 18
Due to banks and bankers.....			3,120 72	
Certified checks.....	201 89			100 00
Cashier's checks outstanding.....				
Savings deposits.....	1,162,742 22	1,159,243 24	1,160,401 35	1,173,886 46
Savings certificates of deposit.....	638,095 98	653,032 59	705,940 36	687,810 77
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,154,514 88	\$2,138,002 68	\$2,219,803 29	\$2,241,321 66

No. 65.

KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; J. A. S. VERDIER, *Cashier*;
A. T. SLAGHT, *Assistant Cashier*.

DIRECTORS.—John A. Covode, Henry Idema, J. A. S. Verdier, T. J. O'Brien, F. C. Miller,
T. Stewart White, Lewis H. Withey.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,612,819 06	\$1,628,809 25	\$1,649,343 72	\$1,533,546 15
Bonds, mortgages and securities.....	765,341 61	795,300 30	805,080 85	830,991 38
Premiums paid on U. S. bonds.....				
Overdrafts.....	810 97	1,181 75	575 27	395 11
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	3,403 65	3,401 65	3,401 65	3,234 65
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	6,811 40	3,301 38	1,709 95	226 36
United States bonds.....	600 00	600 00	600 00	600 00
Due from banks in reserve cities.....	280,323 75	339,904 56	318,184 72	414,080 60
Exchanges for clearing house.....	4,925 29	6,005 24	15,570 33	24,891 26
U. S. and National bank currency.....	56,789 00	58,358 00	74,546 00	69,164 00
Gold coin.....	63,132 50	61,562 50	63,162 50	61,005 00
Silver coin.....	16,458 90	15,957 65	9,650 95	4,475 80
Nickels and cents.....	1,144 76	1,032 76	1,038 41	724 92
Checks, cash items and internal revenue ac- count.....	2,202 87	569 89	657 68	414 92
Totals.....	\$2,842,763 76	\$2,938,984 93	\$2,971,522 03	\$2,977,750 15
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less current expenses, interest and taxes paid.....	19,752 77	32,654 11	49,348 77	46,584 81
Dividends unpaid.....	100 00			
Commercial deposits subject to check.....	317,509 69	367,785 23	385,954 51	351,482 08
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	516 90	372 74	616 90	881 70
Cashier's checks outstanding.....				
Savings deposits.....	1,545,001 48	1,578,518 04	1,569,655 37	1,586,832 27
Savings certificates of deposit.....	759,282 92	759,654 81	765,946 48	791,969 29
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,842,763 76	\$2,938,984 93	\$2,971,522 03	\$2,977,750 15

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, *President*; WILLARD BARNHART, *First Vice President*; HENRY IDEMA, *Second Vice President*; F. A. GORHAM, *Third Vice President*; GEO. HEFFERAN, *Secretary*; CLAUDE HAMILTON, *Assistant Secretary*.

DIRECTORS.—T. Stewart White, Lewis H. Withey, James M. Barnett, Harvey J. Hollister, Willard Barnhart, Samuel Sears, Charles H. Hackley, S. B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, Thomas Hefferan, Wm. G. Robinson, Dudley E. Waters, E. Golden Flier, W. W. Cummer, Wm. Judson, William Alden Smith, J. Boyd Pantlind, Edward Lowe, Chas. J. Canfield.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Collateral loans—time.....	\$46,921 96	\$44,071 96	\$70,518 96	\$62,023 00
Collateral loans—demand.....	178,878 05	187,423 08	173,738 61	191,996 71
Loans on real estate mortgages, in office.....	100,746 33	96,735 04	89,285 04	103,470 76
Loans on real estate mortgages, with State Treasurer.....	96,368 50	95,498 50	96,198 50	95,398 50
Other loans.....				
Bonds—in office.....	35,075 00	33,600 00	50,800 00	73,500 00
Bonds—with State Treasurer.....	8,000 00	8,000 00	5,000 00	5,000 00
Stocks.....	19,194 61	18,538 61	18,138 61	18,138 61
Real estate owned.....	3,000 00	3,011 18	3,020 48	3,006 56
Other investments.....	21,488 35	19,594 85	30,068 80	37,027 77
Advances to trusts.....	27,819 11	29,680 43	27,588 63	29,526 07
Premiums paid.....				
Safe deposit vaults.....	14,500 00	14,500 00	14,500 00	14,500 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	3,000 00
Due from approved reserve agents.....	224,740 80	216,960 72	200,348 71	141,663 48
Due from other banks and bankers.....	20,107 11	42,789 39	33,863 20	34,732 57
Cash items.....	3,633 69			73 75
Nickels and cents.....	4 25	5 02	19 43	3 33
Silver coin.....	48 45	133 05	127 05	33 50
Gold coin.....	2,450 00	3,765 00	1,340 00	2,547 50
U. S. and National bank notes.....	17,028 00	15,284 00	14,682 00	9,197 00
Totals.....	\$824,004 21	\$833,590 83	\$833,238 02	\$824,839 11
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less expenses, interest and taxes paid.....	24,728 59	25,834 38	30,652 31	24,229 97
Dividends unpaid.....				
Trust deposits.....	492,289 64	500,534 97	495,212 48	493,155 11
Debentures.....				
Premiums.....	6,985 98	7,221 48	7,373 23	7,454 03
Other liabilities.....				
Totals.....	\$824,004 21	\$833,590 83	\$833,238 02	\$824,839 11

STATE BANKS OF MICHIGAN.

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No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOMAS HEFFERAN, *President*; WM. ALDEN SMITH, SAMUEL M. LEMON, *Vice Presidents*;
GEO. E. LUTHER, *Cashier*; M. D. HOOGESTEGGER, *Assistant Cashier*.

DIRECTORS.—Wm. Alden Smith, John Murray, Thomas Hefferan, Wm. H. Anderson, Wm. H. Gay, Reuben Bloomer, Samuel M. Lemon, John W. Blodgett, A. D. Rathbone, Eugene D. Conger, J. Boyd Pantlind, Christian Bertsch, A. S. Musselman, John T. Byrne, Wm. Logie.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$376,689 06	\$334,685 93	\$395,104 99	\$425,096 99
Bonds, mortgages and securities.....	1,251,525 81	1,250,134 19	1,230,459 22	1,232,659 79
Premiums paid on bonds.....	17,000 00	17,000 00	17,000 00	17,000 00
Overdrafts.....	893 42	453 54	253 07	93 22
Banking house.....				
Furniture and fixtures.....	3,673 93	5,731 34	6,575 57	6,000 00
Other real estate.....	10,752 59	10,346 18	10,346 18	9,746 18
Due from other banks and bankers (not reserve cities).....	3,471 47	8,675 20	4,422 09	6,291 35
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	192,374 96	271,271 60	271,549 18	212,485 79
Exchanges for clearing house.....	6,182 53	6,569 30	4,264 19	14,444 78
U. S. and National bank currency.....	29,138 00	34,128 00	45,306 00	42,465 00
Gold coin.....	52,865 00	52,820 00	53,212 50	42,588 00
Silver coin.....	1,306 60	2,705 80	5,647 90	4,227 35
Nickels and cents.....	104 50	113 52	243 35	249 87
Checks, cash items and internal revenue account.....	515 19	2,028 63	668 72	403 28
Totals.....	\$1,946,493 06	\$1,996,663 23	\$2,045,052 96	\$2,013,751 60
Liabilities.				
Capital stock paid in.....	\$ 100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	23,837 74	27,062 88	19,745 15	27,910 72
Dividends unpaid.....	70 00	10 00	30 00	50 00
Commercial deposits subject to check.....	138,678 55	162,700 89	188,160 77	220,078 95
Commercial certificates of deposit.....				
Due to banks and bankers.....	32,953 45	32,032 10	28,618 60	24,672 79
Certified checks.....	302 32			
Cashier's checks outstanding.....				
Savings deposits.....	745,071 10	766,353 69	806,011 85	730,209 46
Savings certificates of deposit.....	885,579 90	888,503 67	882,486 59	890,829 68
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,946,493 06	\$1,996,663 23	\$2,045,052 96	\$2,013,751 60

No. 139.

STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President*; WILLIAM H. JONES, *Vice President*; MARSH H. SORRICK, *Cashier*; CASPER BAARMAN, *Assistant Cashier*.

DIRECTORS.—Wm. J. Stuart, Wm. H. Jones, James K. Johnston, Daniel McCoy, Benjamin Wolf, E. A. Stowe, S. B. Jenks, M. H. Sorrick, E. H. Foote, H. B. Herpolsheimer, Benj. S. Hanchett.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,796,477 43	\$1,895,764 27	\$1,826,607 78	\$1,896,121 87
Bonds, mortgages and securities.....	374,057 87	406,057 87	459,023 57	486,479 83
Premiums paid on bonds.....	3,587 72	3,587 72	3,427 72	3,585 72
Overdrafts.....	951 58	499 41	221 66	254 43
Banking house.....	29,871 42	29,881 42	29,881 42	29,000 00
Furniture and fixtures.....	23,093 64	23,093 64	23,093 64	22,093 64
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,573 75	2,540 21	5,184 64	11,418 78
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	244,628 87	245,506 86	295,734 07	285,325 95
Exchanges for clearing house.....	16,042 35	5,563 91	7,140 24	16,038 90
U. S. and National bank currency.....	70,663 00	98,545 00	101,318 00	84,077 00
Gold coin.....	64,328 50	66,711 00	69,653 50	63,562 50
Silver coin.....	11,018 00	7,818 50	6,688 00	24,906 25
Nickels and cents.....	743 28	755 46	884 60	871 34
Checks, cash items and internal revenue account.....	10,159 49	1,802 29	10,788 58	6,937 90
Totals.....	\$2,649,196 90	\$2,788,727 56	\$2,839,647 42	\$2,930,674 11
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	23,433 82	32,179 21	29,393 20	38,158 89
Dividends unpaid.....	114 00	14 00	15 00	45 00
Commercial deposits subject to check.....	962,771 43	1,038,906 35	1,070,048 27	1,114,071 77
Commercial certificates of deposit.....	127,786 82	96,664 08	192,654 22	170,071 54
Due to banks and bankers.....	102,959 58	98,852 60	79,188 18	75,074 10
Certified checks.....	136 45	63 37	413 70	540 14
Cashier's checks outstanding.....		792 25		
Savings deposits.....	503,905 68	528,533 19	555,676 90	540,962 10
Savings certificates of deposit.....	678,080 12	742,722 51	662,257 95	741,750 57
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,649,196 90	\$2,788,727 56	\$2,839,647 42	\$2,930,674 11

No. 27.

FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

E. J. FOSTER, *President*; D. G. HELLIER, *Vice President*; E. L. COOPER, *Cashier*;
E. A. CROMAN, *Secretary*.

DIRECTORS.—E. L. Cooper, E. J. Foster, M. W. Dwelle, E. W. Crafts, D. G. Hellier, E. W. Hobart, E. A. Croman, W. R. Reynolds, Orville Gorton.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$55,085 21	\$56,764 86	\$57,328 36	\$65,479 18
Bonds, mortgages and securities.....	119,661 44	122,706 44	120,053 94	124,365 41
Premiums paid on bonds.....				
Overdrafts.....	458 23	475 61	171 90	3,326 41
Banking house.....	3,300 00	3,300 00	3,300 00	3,300 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		1,400 00		235 00
United States bonds.....				
Due from banks in reserve cities.....	25,165 13	27,518 32	29,937 25	30,750 12
Exchanges for clearing house.....				
U. S. and National Bank Currency.....	8,310 00	5,498 00	6,015 00	6,819 00
Gold coin.....	3,300 00	4,445 00	5,855 00	800 00
Silver coin.....	734 20	1,008 25	983 05	788 40
Nickels and cents.....	249 88	206 28	174 23	285 97
Checks, cash items and internal revenue ac- count.....	1,030 85	37 98	1,492 16	142 43
Totals.....	\$217,294 94	\$223,300 74	\$225,310 89	\$236,291 92
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,500 00
Undivided profits, less current expenses, interest and taxes paid.....	210 88	721 22	1,348 08	670 02
Dividends unpaid.....	420 00	60 00	16 00	73 50
Commercial deposits subject to check.....	39,909 05	38,945 52	37,460 19	45,656 42
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	8,136 28	9,889 69	11,543 34	13,477 64
Savings certificates of deposit.....	137,618 73	142,744 31	143,943 28	144,914 34
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$217,294 94	\$223,300 74	\$225,310 89	\$236,291 92

STATE BANKING DEPARTMENT.

No. 263.

COMMERCIAL STATE SAVINGS BANK, GREENVILLE.

Organized August 27, 1902.

F. E. RANNEY, *President*; D. K. BLACK, CHAS. M. MILLER, *Vice Presidents*;
C. V. COATS, *Cashier*.DIRECTORS.—F. E. Ranney, T. J. Potter, D. K. Black, C. A. Miller, Paul van Deuse,
E. A. Kemp, Chas. M. Miller, Chester A. Miller.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$85,905 66	\$107,375 63	\$122,050 02	\$123,589 13
Bonds, mortgages and securities.....	10,725 00	13,375 00	19,625 00	21,450 00
Premiums paid on bonds.....				
Overdrafts.....	17 47	50 36		11 45
Banking house.....				
Furniture and fixtures.....	2,066 24	2,066 24	2,166 84	2,190 84
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	14,529 56	11,125 67	1,919 29	690 09
United States bonds.....				
Due from banks in reserve cities.....	24,384 84	37,318 48	34,780 73	20,438 43
Exchanges for clearing house.....				1,141 55
U. S. and National bank currency.....	6,517 00	7,531 00	10,070 00	6,272 00
Gold coin.....	4,915 00	5,000 00	4,745 00	4,490 00
Silver coin.....	1,700 00	320 00	1,830 00	1,868 00
Nickels and cents.....	131 88	54 50	43 24	79 19
Checks, cash items and internal revenue account.....	1,207 75	1,541 58	430 16	1,121 44
Totals.....	\$152,130 40	\$185,794 46	\$197,660 28	\$183,343 12
Liabilities				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	840 62	1,229 61	1,810 98	2,065 13
Dividends unpaid.....				
Commercial deposits subject to check.....	33,664 38	64,096 56	43,158 07	47,874 06
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	86,125 40	93,878 29	120,906 23	106,523 93
Tax reserve account.....		90 00	225 00	380 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$152,130 40	\$185,794 46	\$197,660 28	\$183,343 12

No. 188.

GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

F. N. WRIGHT, *President*; W. D. JOHNSON, *Vice President*; Wm. H. BROWNE, *Cashier*.

DIRECTORS.—F. N. Wright, F. S. Gibson, W. D. Johnson, W. H. Browne, C. W. Johnson, E. Rutan.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$176,798 46	\$177,730 73	\$196,894 00	\$205,471 84
Bonds, mortgages and securities.....	113,717 34	114,309 02	124,809 02	111,597 34
Premiums paid on bonds.....				
Overdrafts.....		1 00	1 17	
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,127 40	1,198 55
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	10,132 82	13,735 30	4,720 75	6,646 58
United States bonds.....				
Due from banks in reserve cities.....	96,890 58	146,283 25	96,197 64	58,549 14
Exchanges for clearing house.....				
U. S. and National Bank Currency.....	12,575 00	11,930 00	12,805 00	10,820 00
Gold coin.....	5,225 00	6,995 00	6,480 00	7,180 00
Silver coin.....	1,086 15	1,118 49	1,215 00	886 75
Nickels and cents.....	503 19	351 29	376 70	578 09
Checks, cash items and internal revenue ac- count.....		525 45	219 25	394 36
Totals.....	\$417,928 54	\$473,979 53	\$444,845 93	\$403,322 65
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,436 58	3,801 21	5,896 91	9,042 63
Dividends unpaid.....				
Commercial deposits subject to check.....	126,110 30	171,803 98	111,300 46	87,117 81
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	240,381 66	248,374 34	277,648 56	257,162 21
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$417,928 54	\$473,979 53	\$444,845 93	\$403,322 65

No. 95.

SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Cashier*;
J. C. JEFFERY, *Assistant Cashier*.

DIRECTORS.—Jacob Baer, Charles A. Wright, M. C. Getchell, James R. Cooper, A. R. Gray.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$417,689 87	\$420,848 00	\$426,458 35	\$415,680 98
Bonds, mortgages and securities.....	143,098 86	150,673 86	148,771 36	150,335 61
Premiums paid on bonds.....				
Overdrafts.....	450 03	268 00	374 54	479 76
Banking house.....				
Furniture and fixtures.....	4,915 86	4,915 86	4,915 86	4,915 86
Other real estate.....	48 70	48 70	48 70	1,961 20
Due from other banks and bankers not reserved cities.....	44,689 76	52,235 42	58,275 83	53,394 90
Items in transit.....		900 00	850 00	1,000 00
United States bonds.....				
Due from banks in reserve cities.....	58,038 68	59,927 40	57,958 53	56,918 20
Exchanges for clearing house.....				
U. S. and National bank currency.....	31,788 00	32,705 00	42,878 00	46,273 00
Gold coin.....	9,610 00	8,865 00	10,410 00	7,565 00
Silver coin.....	4,933 75	4,429 35	3,771 45	1,918 20
Nickels and cents.....	299 78	156 78	249 10	259 51
Checks, cash items and internal revenue ac- count.....	769 73	2,653 87	1,008 79	1,693 27
Totals.....	\$719,983 02	\$738,649 24	\$755,970 51	\$748,425 49
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,653 17	15,286 16	14,678 13	14,92 03
Dividends unpaid.....	73 40	73 40	83 40	93 40
Commercial deposits subject to check.....	151,418 86	146,849 63	156,747 77	158,279 81
Commercial certificates of deposit.....	720 01	162 01	31 00	
Due to banks and bankers.....	7,525 02	2,703 76	2,962 77	1,549 53
Certified checks.....		100 00		160 00
Cashier's checks outstanding.....				
Savings deposits.....	442,336 51	448,366 53	446,701 76	451,872 90
Savings certificates of deposit.....	54,656 05	55,107 75	64,765 88	71,507 82
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$719,983 02	\$738,649 24	\$755,970 51	\$748,425 49

SUPERIOR TRUST COMPANY, HANCOCK.

Organized July 21, 1902.

CHAS. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Secretary*.

DIRECTORS.—C. A. Wright, A. R. Gray, George Ruppe, R. R. Goodell, James Chynoweth, James R. Cooper, Graham Pope, A. J. Scott, Jacob Baer, Charles Briggs, James MacNaughton, Edgar H. Towar, Allen F. Rees, Lessing Karger, John D. Cuddihy, John J. Case, William A. Paine, Harry F. Fay, William E. Parnall, Charles H. Hall.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Collateral loans—time.....				
Collateral loans—demand.....				
Loans on real estate mortgages, in office.....	\$50,849 00	\$48,664 00	\$51,774 00	\$48,936 00
Loans on real estate mortgages, with State Treasurer.....	77,380 00	78,430 00	77,730 00	77,730 00
Other loans.....				
Bonds—in office.....				
Bonds—with State Treasurer.....				
Stocks.....	53,382 64	55,382 64	55,382 64	62,855 14
Real estate owned.....				
Other investments.....				
Advances to trusts.....		1 50	1 50	
Premiums Paid.....				
Safe Deposit Vaults.....				
Furniture and fixtures.....	580 23	580 23	580 23	410 23
Due from approved reserve agents.....	1,084 02	1,087 40	1,092 31	1,095 64
Due from other banks and bankers.....	2,823 31	3,904 19	2,104 35	5,858 41
Cash items.....				
Nickels and cents.....				
Silver coin.....				
Gold coin.....				
U. S. and National bank notes.....				
Totals.....	\$188,099 20	\$188,049 96	\$188,665 03	\$196,885 42
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less expenses, interest and taxes paid.....	6,455 20	6,684 96	7,459 03	8,187 42
Dividends unpaid.....	444 00	165 00	6 00	498 00
Trust deposits.....	1,200 00	1,200 00	1,200 00	8,200 00
Debentures.....				
Other liabilities.....				
Totals.....	\$188,099 20	\$188,049 96	\$188,665 03	\$196,885 42

No. 254.

HURON COUNTY SAVINGS BANK, HARBOR BEACH.

Organized January 15, 1902.

MATTHEW D. WAGNER, *President*; GEORGE J. JENKS, *Vice President*; HENRY BINKLE, *Cashier*.

DIRECTORS.—Matthew D. Wagner, George J. Jenks, Darius Mühlethaler, Philip Binkle, Albert E. Sleeper.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$75,709 61	\$77,191 36	\$81,514 48	\$75,695 47
Bonds, mortgages and securities.....	50,370 28	52,288 24	56,318 24	59,977 24
Premiums paid on bonds.....				
Overdrafts.....	334 13	291 24	907 85	235 99
Banking house.....	3,209 54	3,209 54	3,209 54	3,234 99
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	767 62	750 12	517 56	517 56
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	18,764 72	20,118 58	9,845 95	11,385 12
Exchanges for clearing house.....	386 74	43 75	481 38	2,769 31
U. S. and National bank currency.....	8,324 00	4,132 00	4,043 00	2,861 00
Gold coin.....	2,105 00	2,295 00	2,300 00	1,900 00
Silver coin.....	280 00	415 30	133 90	190 00
Nickels and cents.....	17 68	57 84	34 17	65 55
Checks, cash items and internal revenue ac- count.....	88 65		69 11	
Totals.....	\$162,357 97	\$162,792 97	\$161,375 18	\$160,532 23
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	3,527 32	3,115 59	3,026 84	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,071 17	1,697 24	2,200 32	2,444 29
Dividends unpaid.....				
Commercial deposits subject to check.....	23,545 08	19,835 05	18,409 67	20,377 65
Commercial certificates of deposit.....	85,525 89	87,115 48	89,949 14	87,989 39
Due to banks and bankers.....	300 97	786 84		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	18,387 54	20,242 77	17,789 21	16,720 90
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$162,357 97	\$162,792 97	\$161,375 18	\$160,532 23

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

GEO. R. BATES, *President*; G. T. SANDS, *Vice President*; D. J. MATHEWS, *Cashier*;
W. E. ROLLINS, *Assistant Cashier*.

DIRECTORS.—L. N. Keating, C. H. Hackley, George R. Bates, A. E. Motley, G. T. Sands, W. E. Snyder, J. N. Cotton.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$53,138 83	\$143,939 25	\$81,162 78	\$77,690 76
Bonds, mortgages and securities.....	98,796 78	14,250 00	104,664 28	104,566 78
Premiums paid on bonds.....				
Overdrafts.....	116 68	174 16	204 43	832 69
Banking house.....	3,800 00	3,800 00	3,800 00	3,800 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	600 00	600 00	600 00	600 00
Due from other banks and bankers (not reserve cities).....	178 27			
Items in transit.....	2,579 01	34 43	272 19	1,557 63
United States bonds.....				
Due from banks in reserve cities.....	33,061 25	42,745 91	13,061 45	7,696 37
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,569 00	12,976 00	10,364 00	3,901 00
Gold coin.....	1,512 50	568 50	361 00	666 00
Silver coin.....	2,970 00	2,422 00	2,959 00	2,719 00
Nickels and cents.....	103 46	86 26	67 49	46 32
Checks, cash items and internal revenue ac- count.....	1,890 56	2,327 58	3,027 70	791 08
Totals.....	\$207,817 34	\$225,494 09	\$222,044 32	\$206,367 63
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	223 60	1,248 24	2,701 16	2,955 49
Dividends unpaid.....				
Commercial deposits subject to check.....	35,842 24	38,708 52	28,044 12	24,946 37
Commercial certificates of deposit.....	47,862 96	52,984 82	53,835 14	43,068 07
Due to banks and bankers.....		2,687 22	321 33	209 08
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	70,885 54	81,865 29	89,112 57	84,188 62
Savings certificates of deposit.....				
Notes and bills rediscounted.....	5,000 00			
Bills payable.....				3,000 00
Totals.....	\$207,817 34	\$225,494 09	\$222,044 32	\$206,367 63

STATE BANKING DEPARTMENT.

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

CHESTER MESSER, *President*; R. B. MESSEB, *Vice President*; A. A. ANDERSON, *Cashier*.

DIRECTORS.—Chester Messer, D. S. Goodyear, Luke Waters, R. B. Messer, M. L. Cook, R. T. French, A. A. Anderson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$175,577 34	\$202,323 48	\$202,601 01	\$212,911 75
Bonds, mortgages and securities.....	84,725 20	81,405 20	88,755 20	89,586 20
Premiums paid on bonds.....				
Overdrafts.....	2,882 06	1,282 82	801 83	1,468 20
Banking house.....	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	5,500 00	5,500 00	5,500 00	5,500 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	44,013 33	43,524 53	37,499 24	12,352 78
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,212 00	9,335 00	9,934 00	4,634 00
Gold coin.....	5,485 00	5,075 00	5,722 80	5,765 00
Silver coin.....	800 00	1,100 00	1,200 00	1,600 00
Nickels and cents.....	78 38	36 95	22 10	100 12
Checks, cash items and internal revenue ac- count.....	238 36	231 80	1,952 25	853 20
Totals.....	\$345,051 67	\$368,344 81	\$369,488 13	\$350,257 25
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,596 81	3,095 97	3,964 36	4,911 04
Dividends unpaid.....	72 00	72 00		
Commercial deposits subject to check.....	60,818 81	66,054 83	70,209 68	49,147 68
Commercial certificates of deposit.....	61,909 49	68,221 07	60,124 08	
Due to banks and bankers.....				529 96
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	124,054 56	135,900 94	140,190 01	144,789 48
Savings certificates of deposit.....				55,878 43
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$345,051 67	\$368,344 81	\$369,488 13	\$350,257 25

STATE BANKS OF MICHIGAN.

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No. 260.

FIRST STATE SAVINGS BANK OF HILLSDALE, HILLSDALE.

Organized February 18, 1902.

F. A. ROETHLISBERGER, *President*; CORVIS M. BARRE, *Vice President*; PAUL W. CHASE, *Cashier*;
E. M. LASH, *Assistant Cashier*.

DIRECTORS.—F. A. Roethlisberger, Corvis M. Barre, Edw. Frensdorf, Wm. N. Bengé, Guy M. Chester, Fred H. Stone, M. S. Segur.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$161,865 48	\$172,377 44	\$165,078 28	\$178,749 30
Bonds, mortgages and securities.....	52,524 70	51,087 00	51,305 44	55,820 44
Premiums paid on bonds.....				
Overdrafts.....	819 20	182 27	1,000 31	518 68
Banking house.....	5,353 00	5,353 00	5,256 00	5,256 00
Furniture and fixtures.....	2,931 91	2,931 91	2,931 91	2,931 91
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,032 07			
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	36,232 44	45,453 31	33,391 16	22,357 13
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,453 00	9,457 00	9,824 00	8,156 00
Gold coin.....	7,380 00	7,150 00	7,695 00	7,000 00
Silver coin.....	1,650 45	1,580 70	1,729 00	1,482 80
Nickels and cents.....	58 40	32 94	62 50	95 12
Checks, cash items and internal revenue ac- count.....	190 19	310 17	5,053 67	1,501 25
Totals.....	\$279,613 84	\$295,925 34	\$283,428 27	\$283,770 63
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,277 29	3,527 95	5,001 23	6,425 08
Dividends unpaid.....	30 00			
Commercial deposits subject to check.....	79,255 50	99,374 82	63,535 62	60,503 14
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	16,555 73	17,212 48	18,273 10	18,941 29
Savings certificates of deposit.....	126,435 32	120,810 09	141,618 32	142,901 12
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$279,613 84	\$295,925 34	\$283,428 27	\$283,770 63

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; H. S. WALWORTH, *Vice President*; ASHER B. LA FLUER, *Cashier*; L. D. WALWORTH, *Assistant Cashier*.

DIRECTORS.—J. T. Crume, J. F. King, C. F. Cook, H. S. Walworth, Asher B. La Fluer.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$257,400 63	\$280,920 56	\$287,606 90	\$292,839 18
Bonds, mortgages and securities.....	186,443 21	151,873 21	148,836 31	145,536 31
Premiums paid on bonds.....				
Overdrafts.....	4,403 82	585 04	900 45	897 46
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	5,500 00	5,500 00	5,500 00	5,500 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	53,552 06	57,313 20	80,052 13	63,296 21
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,895 00	10,343 00	23,889 00	9,115 00
Gold coin.....	10,775 00	11,520 00	10,987 50	11,220 00
Silver coin.....	968 60	382 10	981 90	1,015 15
Nickels and cents.....	300 15	325 01	270 56	239 16
Checks, cash items and internal revenue account.....	3,881 80	1,786 82	1,236 59	396 04
Totals.....	\$518,126 27	\$522,548 94	\$562,261 34	\$534,054 51
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,736 27	12,353 82	14,585 91	12,523 15
Dividends unpaid.....				
Commercial deposits subject to check.....	53,322 45	41,206 33	68,907 65	34,179 35
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	108,815 23	113,770 95	118,778 03	122,204 06
Savings certificates of deposit.....	266,252 32	275,217 84	280,089 75	283,147 95
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$518,126 27	\$522,548 94	\$562,261 34	\$534,054 51

No. 56.

FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

GERRIT J. DIEKEMA, *President*; JOHN W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*; HENRY J. LUIDENS, *Assistant Cashier*.

DIRECTORS.—J. W. Beardslee, G. J. Kollen, G. W. Mokma, G. J. Diekema, I. Marsilje, Henry Kremers, Jan W. Bosman, J. W. Garvelink, Wm. J. Garrod.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$510,290 19	\$467,001 48	\$527,434 59	\$515,940 72
Bonds, mortgages and securities.....	304,576 30	313,549 80	306 140 16	316,538 73
Premiums paid on bonds.....				
Overdrafts.....	849 82	837 90	962 08	1,250 87
Banking house.....	10,700 00	10,700 00	10,700 00	10,700 00
Furniture and fixtures.....	4,930 00	4,930 00	4,930 00	4,930 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	12,476 45	27,961 66	13,806 44	13,892 13
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	168,216 34	154,926 29	84,573 05	99,477 84
Exchanges for clearing house.....		3,115 00		7,020 50
U. S. and National bank currency.....	22,583 00	31,518 00	24,370 00	36,218 00
Gold coin.....	23,950 00	27,938 85	25,737 50	30,292 50
Silver coin.....	3,454 70	6,663 50	4,646 40	4,415 35
Nickels and cents.....	575 20	214 58	374 81	487 91
Checks, cash items and internal revenue account.....	614 69	2,180 51	776 43	2,117 23
Totals.....	\$1,063,216 69	\$1,051,537 57	\$1,004,451 46	\$1,043,251 78
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	961 16	5,362 00	8,346 62	7,144 62
Dividends unpaid.....				
Commercial deposits subject to check.....	202,337 52	169,457 82	134,953 00	149,674 52
Commercial certificates of deposit.....	286,365 83	230,366 55	294,356 77	300,693 11
Due to banks and bankers.....				
Certified checks.....	1,400 00			
Cashier's checks outstanding.....				
Savings deposits.....	507,152 18	512,351 20	501,794 47	520,739 53
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,063,216 69	\$1,051,537 57	\$1,004,451 46	\$1,043,251 78

No. 95.

SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Cashier*;
J. C. JEFFERY, *Assistant Cashier*.

DIRECTORS.—Jacob Baer, Charles A. Wright, M. C. Getchell, James R. Cooper, A. R. Gray.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$417,689 87	\$420,868 00	\$426,458 35	\$415,680 98
Bonds, mortgages and securities.....	146,098 86	150,073 86	148,771 36	150,335 61
Premiums paid on bonds.....				
Overdrafts.....	450 03	268 00	374 54	479 76
Banking house.....				
Furniture and fixtures.....	4,915 86	4,915 86	4,915 86	4,915 86
Other real estate.....	48 70	48 70	48 70	1,961 20
Due from other banks and bankers (not reserved cities).....	44,689 76	52,235 42	58,275 83	59,394 90
Items in transit.....		900 00	850 00	1,000 00
United States bonds.....				
Due from banks in reserve cities.....	58,068 68	59,927 40	57,958 53	56,918 20
Exchanges for clearing house.....				
U. S. and National bank currency.....	31,788 00	32,705 00	42,878 00	46,273 00
Gold coin.....	9,610 00	8,865 00	10,410 00	7,565 00
Silver coin.....	4,953 75	4,429 35	3,771 45	1,918 20
Nickels and cents.....	299 78	156 78	249 10	280 51
Checks, cash items and internal revenue ac- count.....	760 73	2,655 87	1,008 79	1,693 27
Totals.....	\$719,983 02	\$738,649 24	\$755,970 51	\$748,425 49
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,653 17	15,286 16	14,678 13	14,962 03
Dividends unpaid.....	73 40	73 40	83 40	93 40
Commercial deposits subject to check.....	131,418 86	146,849 63	156,747 77	133,279 81
Commercial certificates of deposit.....	720 01	162 01	31 00	
Due to banks and bankers.....	7,525 02	2,703 76	2,962 77	1,549 53
Certified checks.....		100 00		160 00
Cashier's checks outstanding.....				
Savings deposits.....	442,936 51	448,366 53	446,701 76	451,872 90
Savings certificates of deposit.....	54,656 05	55,107 75	64,765 68	71,507 82
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$719,983 02	\$738,649 24	\$755,970 51	\$748,425 49

SUPERIOR TRUST COMPANY, HANCOCK.

Organized July 21, 1902.

CHAS. A. WRIGHT, *President*; JACOB BAER, *Vice President*; M. C. GETCHELL, *Secretary*.

DIRECTORS.—C. A. Wright, A. R. Gray, George Ruppe, R. R. Goodell, James Chynoweth, James R. Cooper, Graham Pope, A. J. Scott, Jacob Baer, Charles Briggs, James MacNaughton, Edgar H. Towar, Allen F. Rees, Lessing Karger, John D. Cuddihy, John J. Case, William A. Paine, Harry F. Fay, William E. Parnall, Charles H. Hall.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Collateral loans—time.....				
Collateral loans—demand.....				
Loans on real estate mortgages, in office.....	\$50,849 00	\$48,664 00	\$51,774 00	\$48,936 00
Loans on real estate mortgages, with State Treasurer.....	77,380 00	78,430 00	77,730 00	77,730 00
Other loans.....				
Bonds—in office.....				
Bonds—with State Treasurer.....				
Stocks.....	55,382 64	55,382 64	55,382 64	62,855 14
Real estate owned.....				
Other investments.....				
Advances to trusts.....		1 50	1 50	
Premiums Paid.....				
Safe Deposit Vaults.....				
Furniture and fixtures.....	580 23	580 23	580 23	410 23
Due from approved reserve agents.....	1,084 02	1,087 40	1,092 31	1,095 64
Due from other banks and bankers.....	2,823 31	3,904 19	2,104 35	5,858 41
Cash items.....				
Nickels and cents.....				
Silver coin.....				
Gold coin.....				
U. S. and National bank notes.....				
Totals.....	\$188,099 20	\$188,049 96	\$188,665 03	\$196,885 42
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less expenses, interest and taxes paid.....	6,455 20	6,684 96	7,459 03	8,187 42
Dividends unpaid.....	444 00	165 00	6 00	498 00
Trust deposits.....	1,200 00	1,200 00	1,200 00	8,200 00
Debentures.....				
Other liabilities.....				
Totals.....	\$188,099 20	\$188,049 96	\$188,665 03	\$196,885 42

No. 254.

HURON COUNTY SAVINGS BANK, HARBOR BEACH.

Organized January 15, 1902.

MATTHEW D. WAGNER, *President*; GEORGE J. JENKS, *Vice President*; HENRY BINKLE, *Cashier*.

DIRECTORS.—Matthew D. Wagner, George J. Jenks, Darius Mithlethaler, Philip Binkle, Albert E. Sleeper.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$75,709 61	\$77,191 36	\$81,514 48	\$75,695 47
Bonds, mortgages and securities.....	50,370 28	52,288 24	56,318 24	59,077 24
Premiums paid on bonds.....				
Overdrafts.....	334 13	291 24	907 85	235 99
Banking house.....	3,209 54	3,209 54	3,209 54	3,234 99
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	767 02	750 12	517 56	517 56
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	18,704 72	20,118 58	9,845 95	11,385 12
Exchanges for clearing house.....	386 74	43 75	481 38	2,769 31
U. S. and National bank currency.....	8,324 00	4,132 00	4,043 00	2,861 00
Gold coin.....	2,105 00	2,295 00	2,300 00	1,900 00
Silver coin.....	280 00	415 30	133 90	190 00
Nickels and cents.....	17 68	57 84	34 17	65 55
Checks, cash items and internal revenue account.....	88 65		69 11	
Totals.....	\$162,357 97	\$162,792 97	\$161,375 18	\$160,532 23
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	3,527 32	3,115 59	3,026 84	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,071 17	1,097 24	2,200 32	2,444 29
Dividends unpaid.....				
Commercial deposits subject to check.....	23,545 08	19,835 05	18,409 67	20,377 65
Commercial certificates of deposit.....	85,525 89	87,115 48	80,949 14	87,989 39
Due to banks and bankers.....	300 97	786 84		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	18,387 54	20,242 77	17,789 21	16,720 90
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$162,357 97	\$162,792 97	\$161,375 18	\$160,532 23

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

GEO. R. BATES, *President*; G. T. SANDS, *Vice President*; D. J. MATHEWS, *Cashier*;
W. E. ROLLINS, *Assistant Cashier*.

DIRECTORS.—L. N. Keating, C. H. Hackley, George R. Bates, A. E. Motley, G. T. Sands, W. E. Snyder, J. N. Cotton.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$53,138 83	\$143,939 25	\$81,162 78	\$77,690 76
Bonds, mortgages and securities.....	98,796 78	14,250 00	104,664 28	104,566 78
Premiums paid on bonds.....				
Overdrafts.....	116 68	174 16	204 43	832 69
Banking house.....	3,800 00	3,800 00	3,800 00	3,800 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	600 00	600 00	600 00	600 00
Due from other banks and bankers (not reserve cities).....	178 27			
Items in transit.....	2,579 01	34 43	272 19	1,557 63
United States bonds.....				
Due from banks in reserve cities.....	33,061 25	42,745 91	13,061 45	7,696 37
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,569 00	12,976 00	10,364 00	3,901 00
Gold coin.....	1,513 50	568 50	361 00	666 00
Silver coin.....	2,970 00	2,432 00	2,959 00	2,719 00
Nickels and cents.....	103 46	86 26	67 49	46 32
Checks, cash items and internal revenue ac- count.....	1,890 56	2,327 58	3,027 70	791 08
Totals.....	\$207,817 34	\$225,494 09	\$222,044 32	\$206,367 63
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	223 60	1,248 24	2,701 16	2,955 49
Dividends unpaid.....				
Commercial deposits subject to check.....	35,842 24	38,708 52	28,044 12	24,946 37
Commercial certificates of deposit.....	47,862 96	52,984 82	53,835 14	43,068 07
Due to banks and bankers.....		2,687 22	321 33	209 08
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	70,885 54	81,865 29	89,112 57	84,188 62
Savings certificates of deposit.....				
Notes and bills rediscounted.....	5,000 00			
Bills payable.....				3,000 00
Totals.....	\$207,817 34	\$225,494 09	\$222,044 32	\$206,367 63

No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

W. P. VAN WINKLE, *President*; ASA VAN KLEECK, *Vice President*; ALBERT L. SMITH, *Cashier*;
LUTHER R. MANNING, *Assistant Cashier*.

DIRECTORS.—W. P. Van Winkle, Asa Van Kleeck, S. B. Rubert, John Ryan, Charles A.
Goodnow, Geo. Barnes, W. W. Knapp.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$74,404 35	\$30,456 52	\$32,306 60	\$50,170 12
Bonds, mortgages and securities.....	45,138 72	61,747 50	70,504 75	66,949 95
Premiums paid on bonds.....				
Overdrafts.....	649 64	37 76	73 72	130 15
Banking house.....	4,439 32	4,439 32	4,439 32	4,439 32
Furniture and fixtures.....	1,735 41	2,050 41	2,050 41	2,050 41
Other real estate.....	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,364 17		3,720 10	2,020 78
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	21,030 71	24,030 61	14,440 53	22,047 61
Exchanges for clearing house.....				
U. S. and National bank currency.....	11,043 00	13,661 00	11,702 00	11,538 00
Gold coin.....	6,475 00	5,460 00	2,800 00	2,975 00
Silver coin.....	2,826 10	3,364 30	2,955 90	2,289 65
Nickels and cents.....	369 90	385 84	419 15	428 21
Checks, cash items and internal revenue ac- count.....	430 39	180 47	147 88	292 63
Totals.....	\$175,996 71	\$189,813 73	\$180,650 36	\$170,391 83
Liabilities.				
Capital stock paid in.....	\$40,400 00	\$40,400 00	\$40,400 00	\$40,400 00
Surplus fund.....	1,400 00	1,400 00	1,400 00	1,400 00
Undivided profits, less current expenses, interest and taxes paid.....	2,231 92	2,813 40	3,115 23	3,226 91
Dividends unpaid.....				
Commercial deposits subject to check.....	57,394 13	57,004 83	45,247 01	38,904 51
Commercial certificates of deposit.....	50 24	50 24	50 24	50 24
Due to banks and bankers.....				
Certified checks.....				1,625 00
Cashier's checks outstanding.....	542 40	60 00	60 00	60 00
Savings deposits.....	16,564 05	20,483 28	19,587 92	16,230 63
Savings certificates of deposit.....	57,353 97	67,601 98	70,789 93	68,494 54
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$175,996 71	\$189,813 73	\$180,650 36	\$170,391 83

STATE BANKS OF MICHIGAN.

129

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; D. J. BEACHBOARD, *Vice President*; BYRON J. FOSTER, *Cashier*.

DIRECTORS.—Stephen A. Eaton, James B. Thorn, David J. Beachboard, H. V. C. Hart, E. J. Southworth, Byron J. Foster, Edward Frensdorf.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$191,254 36	\$188,764 25	\$182,245 37	\$179,064 25
Bonds, mortgages and securities.....	210,898 95	206,502 65	202,427 65	194,540 44
Premiums paid on bonds.....	736 25	736 25	736 25	471 25
Overdrafts.....	1,286 44	2,058 37	1,995 01	2,557 61
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	3,052 71	3,052 71	3,210 21	3,210 21
Other real estate.....	52 64	52 64		
Due from other banks and bankers (not reserve cities).....			512 45	105 30
Items in transit.....	1,429 56	142 47		
United States bonds.....				
Due from banks in reserve cities.....	42,861 86	54,636 60	39,085 47	58,445 75
Exchanges for clearing house.....				
U. S. and National bank currency.....	13,993 00	15,615 00	15,744 00	7,519 00
Gold coin.....	9,199 00	9,159 00	9,259 00	8,239 00
Silver coin.....	925 60	1,396 65	1,559 90	1,134 75
Nickels and cents.....	398 25	355 59	302 96	364 82
Checks, cash items and internal revenue ac- count.....	296 10	25 20	66 20	26 70
Totals.....	\$483,384 72	\$489,497 44	\$464,144 47	\$463,279 08
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	15,121 62	20,387 16	19,741 19	22,335 08
Dividends unpaid.....	70 00			
Commercial deposits subject to check.....	41,303 88	40,659 04	39,968 14	31,359 53
Commercial certificates of deposit.....	2,312 71	2,195 85	1,459 33	2,305 22
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	334,576 51	336,254 79	312,975 81	317,279 25
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$483,384 72	\$489,497 44	\$464,144 47	\$463,279 08

No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; CHARLES C. WHITNEY, *Cashier*.

DIRECTORS.—William B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, Charles C. Whitney.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$269,634 77	\$273,779 41	\$255,980 58	\$244,561 43
Bonds, mortgages and securities.....	433,352 49	438,992 74	436,232 27	439,825 85
Premiums paid on bonds.....				
Overdrafts.....	1,291 71	1,554 60	1,836 40	2,019 16
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	5,700 00	5,700 00	5,700 00	5 600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				6 19
Items in transit.....	1,411 22	105 00	6,223 88	1,680 47
United States bonds.....	60,700 00	60,700 00	60,700 00	60,700 00
Due from banks in reserve cities.....	66,637 78	63,783 82	66,956 69	66,795 04
Exchanges for clearing house.....				
U. S. and National bank currency.....	27,245 00	27,497 00	21,073 00	26,271 00
Gold coin.....	6,165 00	7,425 00	9,395 00	10,000 00
Silver coin.....	2,311 95	2,910 50	1,896 40	748 60
Nickels and cents.....	153 82	223 76	207 70	265 52
Checks, cash items and internal revenue account.....	592 34	413 82	458 67	263 02
Totals.....	\$682,696 08	\$690,585 05	\$674,160 59	\$666,236 28
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,868 18	11,823 82	11,754 55	5,671 21
Dividends unpaid.....				
Commercial deposits subject to check.....	75,118 98	75,122 22	79,912 84	67,835 20
Commercial certificates of deposit.....	1,578 49	2,899 93	3,729 11	2,244 29
Due to banks and bankers.....		662 93		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	682,130 43	680,074 15	658,764 09	670,485 58
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$682,696 08	\$690,585 05	\$674,160 59	\$666,236 28

No. 24

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JOHN BORLAND, *President*; WALTER WALKER, *Vice President*; JOHN BORLAND, JR., *Cashier*; WILL BORLAND, *Assistant Cashier*.

DIRECTORS.—John Borland, Walter Walker, Jno. Borland, Jr., Will Borland, Edward E. Palmer.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$131,085 83	\$140,413 36	\$145,375 43	\$153,390 26
Bonds, mortgages and securities.....	210,495 38	214,389 63	224,027 53	222,317 20
Premiums paid on bonds.....				
Overdrafts.....	542 51	650 01	1,693 12	175 77
Banking house.....	4,900 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures.....	1,917 38	1,917 38	1,917 38	1,900 00
Other real estate.....				2,731 37
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			42 00	1,500 00
United States bonds.....				
Due from banks in reserve cities.....	56,304 24	59,875 00	50,679 81	52,624 36
Exchanges for clearing house.....				
U. S. and National bank currency.....	15,169 00	13,848 00	12,959 00	8,697 00
Gold coin.....	355 00	295 00	1,035 00	2,045 00
Silver coin.....	1,261 00	925 00	1,400 00	1,550 00
Nickels and cents.....	80 78	42 01	54 98	34 46
Checks, cash items and internal revenue account.....	4,069 49	1,743 82	1,425 99	379 40
Totals.....	\$426,180 61	\$438,999 21	\$445,510 24	\$452,244 82
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,630 74	7,502 33	7,662 94	3,055 70
Dividends unpaid.....				
Commercial deposits subject to check.....	34,060 40	39,616 72	34,032 95	32,520 36
Commercial certificates of deposit.....	1,997 86	1,114 39	1,191 36	2,419 07
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	268,313 33	264,004 71	231,431 53	234,733 97
Savings certificates of deposit.....	59,178 28	66,761 06	61,191 46	69,515 72
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$426,180 61	\$438,999 21	\$445,510 24	\$452,244 82

STATE BANKING DEPARTMENT.

No. 58.

*IONIA COUNTY SAVINGS BANK, IONIA.

Organized January 4, 1886.

H. R. WAGAR, *President*; JOHN GREENOP, *Vice President*; A. S. WRIGHT, *Cashier*;
W. H. BURLINGTON, *Assistant Cashier*.

DIRECTORS.—H. R. Wagar, Chauncey J. Rumsey, Allen S. Wright, L. N. Olmstead, Franklin
H. Doland, John Greenop, Terry Dolan.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$153,637 47	\$145,178 54		
Bonds, mortgages and securities.....	137,000 51	131,025 67		
Premiums paid on bonds.....				
Overdrafts.....	1,639 13	1,581 00		
Banking house.....				
Furniture and fixtures.....	7,975 00	7,975 00		
Other real estate.....	26,200 00	26,200 00		
Due from other banks and bankers (not reserve cities).....	28,320 73	28,320 73		
Items in transit.....	37 04			
United States bonds.....				
Due from banks in reserve cities.....	72,265 78	51,556 96		
Exchanges for clearing house.....				
U. S. and National bank currency.....	13,772 00	20,664 00		
Gold coin.....	3,255 00	3,890 00		
Silver coin.....	1,721 15	1,008 65		
Nickels and cents.....	1 31	56 00		
Checks, cash items and internal revenue ac- count.....	2,623 97	2,861 53		
Totals.....	\$448,469 09	\$420,318 08		
Liabilities.				
Capital stock paid in.....	\$65,000 00	\$65,000 00		
Surplus fund.....	8,345 32	8,345 32		
Undivided profits, less current expenses, interest and taxes paid.....	6,035 02	2,656 38		
Dividends unpaid.....				
Commercial deposits subject to check.....	52,373 72	33,928 23		
Commercial certificates of deposit.....				
Due to banks and bankers.....	600 53	40 62		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	99,646 55	103,033 21		
Savings certificates of deposit.....	216,407 95	207,314 32		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$448,469 09	\$420,318 08		

*Consolidated with State Savings Bank, Ionia, May 4, 1904.

No. 191.

STATE SAVINGS BANK OF IONIA, IONIA.

Organized December 8, 1896.

OSMOND S. TOWER, *President*; T. B. PRESTON, *Vice President*; W. B. HEATH, *Cashier*;
A. J. HEMINGWAY, ALEX. ROBERTSON, *Assistant Cashiers*.
DIRECTORS.—Osmond S. Tower, John E. Morrison, Thad B. Preston, Seymour B. Gorham,
Geo. Gundrum, K. R. Smith.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$264,343 85	\$359,799 11	\$442,778 88	\$456,791 57
Bonds, mortgages and securities.....	116,604 90	128,000 38	243,908 88	237,647 68
Premiums paid on bonds.....				
Overdrafts.....	4,789 22	2,243 18	10,277 12	4,143 57
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....			5,000 00	5,000 00
Other real estate.....			20,655 10	12,653 14
Due from other banks and bankers (not reserve cities).....		9 00	17,270 09	3,289 75
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	87,339 21	83,216 34	124,571 05	84,884 50
Exchanges for clearing house.....				
U. S. and National bank currency.....	19,926 00	25,316 00	28,433 00	24,187 00
Gold coin.....	6,965 00	7,470 00	19,000 00	19,195 00
Silver coin.....	2,818 60	1,970 55	5,377 25	4,002 70
Nickels and cents.....	327 35	254 92	390 14	108 68
Checks, cash items and internal revenue ac- count.....	2,768 91	229 32	14,553 84	6,880 45
Totals.....	\$530,903 04	\$613,508 80	\$937,215 35	\$913,844 04
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,368 45	17,435 07	271 98	3,405 79
Dividends unpaid.....	156 96	45 96	41 96	63 96
Commercial deposits subject to check.....	99,665 78	147,761 11	141,362 17	141,815 47
Commercial certificates of deposit.....				
Due to banks and bankers.....	950 30	605 06		439 46
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	74,647 27	82,690 59	193,449 81	200,881 97
Savings certificates of deposit.....	281,114 28	304,971 01	527,039 43	492,187 39
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$530,903 04	\$613,508 80	\$937,215 35	\$913,844 04

No. 135.

COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

O. C. DAVIDSON, *President*; JOHN F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*; W. W. THOMPSON, *Assistant Cashier*.

DIRECTORS.—Herbert M. Pelham, A. F. Wright, J. F. Hancock, Francis A. Brown, M. Corry, James MacNaughton, O. C. Davidson, William Kelley, Chas. F. Spalding.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$382,178 11	\$403,609 89	\$375,256 12	\$348,681 44
Bonds, mortgages and securities.....	34,000 00	62,000 00	87,000 00	92,000 00
Premiums paid on bonds.....				
Overdrafts.....	1,098 85	620 02	569 75	260 69
Banking house.....				
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....	5,235 22	5,035 22	4,400 00	4,100 00
Due from other banks and bankers (not reserve cities).....	4,440 69	2,668 04	1,057 23	1,911 53
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	91,851 40	51,162 21	32,768 51	40,054 23
Exchanges for clearing house.....				
U. S. and National bank currency.....	24,000 00	15,400 00	14,700 00	14,200 00
Gold coin.....	7,500 00	10,000 00	13,900 00	12,800 00
Silver coin.....	3,200 00	2,862 00	5,370 00	3,456 00
Nickels and cents.....	223 59	109 65	226 57	256 07
Checks, cash items and internal revenue account.....	2,282 35	1,080 15	801 13	1,037 94
Totals.....	\$556,510 21	\$555,047 18	\$536,549 31	\$519,257 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,884 59	10,656 57	9,624 63	6,257 65
Dividends unpaid.....	125 00			
Commercial deposits subject to check.....	221,651 37	206,625 37	177,854 55	170,946 07
Commercial certificates of deposit.....	52,399 39	52,870 00	54,705 69	53,098 39
Due to banks and bankers.....	3,107 26	1,584 24	2,468 57	1,838 92
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	200,342 60	213,311 00	221,895 87	212,116 87
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$556,510 21	\$555,047 18	\$536,549 31	\$519,257 90

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

JOHN P. OUTHWAITE, *President*; THOS. WATTERS, *Vice President*; E. A. MALMGREN, *Cashier*; J. G. WELSH, *Assistant Cashier*.

DIRECTORS.—Otto Eger, Robert Maxwell, Timothy Hughes, Joseph Mitchell, George F. Thoney, Wm. F. Anderson, Herman Jaedecke, John P. Outhwaite, Thos. Watters.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$320,500 69	\$268,787 38	\$286,159 92	\$276,099 12
Bonds, mortgages and securities.....	48,720 01	48,120 06	49,854 60	61,204 60
Premiums paid on bonds.....	400 00	400 00	400 00	400 00
Overdrafts.....	191 10	375 47	3,804 71	685 93
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,013 88	2,837 34	709 15	6,679 06
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	98,819 61	139,601 50	109,711 30	62,822 93
Exchanges for clearing house.....	2,625 93	7,664 85	4,757 22	2,997 08
U. S. and National bank currency.....	23,292 00	21,078 00	10,252 00	18,375 00
Gold coin.....	12,300 00	12,353 50	13,832 00	19,192 00
Silver coin.....	3,050 00	3,266 00	2,100 00	3,324 00
Nickels and cents.....	307 00	73 93	253 80	211 00
Checks, cash items and internal revenue account.....				811 66
Totals.....	\$528,620 27	\$520,958 03	\$498,264 70	\$469,202 38
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,900 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	19,239 57	23,194 76	24,427 99	27,211 26
Dividends unpaid.....	400 00			
Commercial deposits subject to check.....	169,288 71	164,778 44	151,684 93	123,522 16
Commercial certificates of deposit.....	5,647 54	5,604 83	1,165 81	706 71
Due to banks and bankers.....			2,610 98	117 71
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	274,044 45	267,380 00	258,374 99	257,645 54
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$528,620 27	\$520,958 03	\$498,264 70	\$469,202 38

No. 264.

COMMERCIAL STATE BANK OF ITHACA, ITHACA.

Organized July 26, 1902.

JAMES B. CRAWFORD, *President*; HENRY E. LEWIS, *Vice President*; JAMES P. GIBBS, *Cashier*.

DIRECTORS.—James B. Crawford, F. W. Brown, Willard M. Weller, Wolf Netzorg, Charles E. Webster, Henry E. Lewis, Frank H. Horr, I. N. Monfort, Herbert J. Crawford.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$38,865 55	\$48,102 54	\$53,227 02	\$58,148 46
Bonds, mortgages and securities.....	22,000 00	22,950 00	32,680 00	32,415 00
Premiums paid on bonds.....				
Overdrafts.....	143 39	299 50		47 94
Banking house.....				
Furniture and fixtures.....	3,137 02	3,137 02	3,137 02	3,137 02
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,640 34	3,649 64	7,202 19	7,238 79
Items in transit.....	7,065 65	1,923 75		206 25
United States bonds.....				
Due from banks in reserve cities.....	60,071 28	89,010 40	61,090 37	23,904 96
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,406 00	8,441 00	9,459 00	7,142 00
Gold coin.....	315 00	325 00	1,670 00	1,000 00
Silver coin.....	1,112 15	1,153 95	966 15	917 20
Nickels and cents.....	38 21	40 98	76 53	45 95
Checks, cash items and internal revenue account.....	1 53	54 46	102 02	428 13
Totals.....	\$145,796 15	\$179,088 24	\$169,610 30	\$134,631 75
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	200 00	200 00	200 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	872 30	1,258 13	2,098 15	1,158 31
Dividends unpaid.....				
Commercial deposits subject to check.....	73,987 97	114,867 67	101,381 08	72,643 57
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	7,817 65	7,658 21	7,981 31	7,919 14
Savings certificates of deposit.....	32,918 23	25,104 23	27,949 76	21,910 73
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$145,796 15	\$179,088 24	\$169,610 30	\$134,631 75

STATE BANKS OF MICHIGAN.

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No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

WM. F. THOMPSON, *President*; J. LEE POTTS, *Vice President*; CHAS. A. PRICE, *Cashier*; R. A. BARBER, *Assistant Cashier*.

DIRECTORS.—James B. Crawford, William F. Thompson, William M. Weller, J. Lee Potts, John C. Hicks, F. H. Horr, F. H. McKay, E. W. Kellogg, C. A. Price.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$42,889 63	\$56,466 93	\$64,896 91	\$71,302 14
Bonds, mortgages and securities.....	183,948 57	131,068 57	125,981 57	123,661 57
Premiums paid on bonds.....				..
Overdrafts.....	303 24	691 71	58 49	651 95
Banking house.....				4,750 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Building account.....				912 16
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	524 47	611 50	695 33	672 03
United States bonds.....				
Dues from banks in reserve cities.....	43,759 21	28,007 12	24,424 26	27,064 33
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,515 00	10,021 00	13,815 00	12,192 00
Gold coin.....	3,722 50	3,957 50	4,167 50	2,557 50
Silver coin.....	1,852 00	1,446 35	1,383 75	1,981 50
Nickels and cents.....	147 35	130 57	102 89	139 96
Checks, cash items and internal revenue account.....	462 57	122 72	267 88	152 47
Totals.....	\$248,630 54	\$234,623 97	\$237,303 58	\$247,537 61
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	17,500 00	17,500 00	17,500 00	17,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,304 01	2,651 19	3,838 54	814 75
Dividends unpaid.....				
Commercial deposits subject to check.....	53,282 70	27,860 84	33,322 86	36,434 11
Commercial certificates of deposit.....	1,317 31	2,369 76	771 43	1,375 95
Due to banks and bankers.....				
Certified checks.....	50 00	50 00	50 00	
Cashier's checks outstanding.....				
Savings deposits.....	29,791 24	30,832 58	31,784 60	34,213 67
Savings certificates of deposit.....	110,385 28	118,359 60	115,036 15	122,199 13
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$248,630 54	\$234,623 97	\$237,303 58	\$247,537 61

No. 177.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865. Reorganized January 1, 1895.

WM. M. THOMPSON, *President*; N. S. POTTER, *Vice President*; P. B. LOOMIS, JR., *Cashier*;
B. M. BYRNE, *Assistant Cashier*.

DIRECTORS.—W. M. Thompson, Anna M. Thompson, N. S. Potter, P. B. Loomis, Jr., G. A. Matthews.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$706,161 36	\$791,505 49	\$850,646 10	\$700,462 06
Bonds, mortgages and securities.....	307,164 31	305,177 31	314,127 31	366,824 31
Premiums paid on bonds.....				
Overdrafts.....	16,370 16	2,776 21	1,330 09	5,162 11
Banking house.....	33,000 00	33,000 00	33,000 00	33,000 00
Furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate.....	18,562 85	18,562 85	20,649 85	20,649 85
Due from other banks and bankers (not reserve cities).....	26,321 17	50,486 34		
Items in transit.....			25,835 22	22,817 56
United States bonds.....				
Due from banks in reserve cities.....	107,604 55	103,099 55	184,858 80	351,096 15
Exchanges for clearing house.....	13,208 95	16,247 18	19,145 85	26,391 19
U. S. and National bank currency.....	40,303 00	50,219 00	49,702 00	35,637 00
Gold coin.....	37,780 00	38,750 00	47,030 00	37,415 00
Silver coin.....	7,072 00	3,868 40	6,491 65	7,928 55
Nickels and cents.....	824 13	721 86	591 43	380 41
Checks, cash items and internal revenue ac- count.....	114 68	685 29	113 82	4,712 50
Totals.....	\$1,389,487 16	\$1,430,099 48	\$1,568,522 12	\$1,627,476 69
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current expenses, interest and taxes paid.....	48,870 20	54,041 02	49,487 11	42,391 43
Dividends unpaid.....				
Commercial deposits subject to check.....	327,669 93	309,612 59	424,125 24	503,558 48
Commercial certificates of deposit.....	274,919 66	304,633 32	303,460 14	293,925 21
Due to banks and bankers.....				
Certified checks.....	5,257 75	2,257 75	125 00	25 00
Cashier's checks outstanding.....				
Savings deposits.....	507,709 62	534,554 80	566,324 63	556,576 57
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,389,487 16	\$1,430,099 48	\$1,568,522 12	\$1,627,476 69

No. 186.

JACKSON STATE SAVINGS BANK, JACKSON.

Organized April 1, 1896.

NATHAN H. WILLIAMS, *President*; CHARLES M. SPINNING, CHAS. E. TOWNSEND, *Vice Presidents*; F. H. NEWKIRK, *Cashier*.

DIRECTORS.—Nathan H. Williams, Chas. E. Townsend, Henry H. Neesley, James G. O'Dwyer, Henry J. Davis, Edwy Knight, Chas. M. Spinning, Wm. M. Palmer, Z. C. Eldred.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$372,128 43	\$392,164 82	\$372,838 41	\$360,531 47
Bonds, mortgages and securities.....	165,506 53	163,896 40	190,737 79	217,355 97
Premiums paid on bonds.....				
Overdrafts.....	3,336 87	2,883 57	3,333 68	1,913 41
Banking house.....				
Furniture and fixtures.....				
Other real estate.....			8,700 00	22,700 00
Due from other banks and bankers (not reserve cities).....		177 57	377 88	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	45,588 65	81,616 78	98,758 90	89,481 87
Exchanges for clearing house.....	2,960 79	5,102 43	12,490 70	8,715 42
U. S. and National bank currency.....	27,796 00	20,782 00	29,117 00	29,903 00
Gold coin.....	6,750 00	9,800 00	1,430 00	2,557 50
Silver coin.....	7,020 65	2,916 00	3,702 85	1,174 75
Nickels and cents.....	151 17	100 60	162 06	312 50
Checks, cash items and internal revenue account.....	377 50	564 02	529 99	223 81
Totals.....	\$631,706 53	\$680,064 19	\$722,179 26	\$734,875 70
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,878 65	10,329 22	14,508 67	10,184 21
Dividends unpaid.....	540 00	40 00		
Commercial deposits subject to check.....	110,200 79	132,126 65	145,879 93	129,579 43
Commercial certificates of deposit.....	8,353 70	11,135 16	9,544 57	8,342 20
Due to banks and bankers.....	1,426 37	74 31	871 94	1,219 60
Certified checks.....	150 00		45 00	
Cashier's checks outstanding.....				
Savings deposits.....	297,609 95	290,480 47	305,612 51	336,622 39
Savings certificates of deposit.....	113,547 13	115,878 38	125,656 64	123,927 87
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$631,706 59	\$680,064 19	\$722,179 26	\$734,875 70

No. 14.

THE UNION BANK, JACKSON.

Organized November 1, 1883.

C. C. BLOOMFIELD, *President*; A. B. ROBINSON, *First Vice President*; F. D. BENNETT, *Second Vice President*; A. C. BLOOMFIELD, *Cashier*.

DIRECTORS.—L. H. Field, Thomas A. Wilson, Addison B. Robinson, Charles C. Bloomfield, James O'Donnell, F. D. Bennett, P. H. Withington.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$678,812 16	\$705,621 11	\$721,594 69	\$690,623 45
Bonds, mortgages and securities.....	197,851 87	201,215 87	218,802 62	228,540 12
Premiums paid on bonds.....				
Overdrafts.....	3,742 64	5,298 53	4,522 72	10,509 59
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....				
Other real estate.....	12,350 00	10,500 00	6,700 00	6,700 00
Due from other banks and bankers (not reserve cities) U. S. Treasurer.....		6,250 00	7,510 00	
Items in transit.....	66,045 22	62,641 00	30,305 03	28,342 74
United States bonds.....				
Due from banks in reserve cities.....	101,459 24	157,974 85	161,820 72	177,703 91
Exchanges for clearing house.....	10,786 27	5,558 02	5,856 11	17,071 17
U. S. and National bank currency.....	40,894 75	18,082 00	26,218 00	24,292 00
Gold coin.....	30,425 00	29,380 00	48,125 00	29,025 00
Silver coin.....	5,279 75	4,450 25	8,475 20	4,919 80
Nickels and cents.....	343 73	190 96	377 24	112 16
Checks, cash items and internal revenue ac- count.....	2,515 81	96 99	605 83	396 07
Totals.....	\$1,173,506 44	\$1,232,259 58	\$1,265,913 16	\$1,243,236 01
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	33,251 80	40,502 11	41,518 42	45,286 57
Dividends unpaid.....	60 00			
Commercial deposits subject to check.....	179,967 34	187,268 32	211,490 72	159,157 12
Commercial certificates of deposit.....	9,757 51	13,537 49	7,543 48	7,200 50
Due to banks and bankers.....	29,782 44	30,004 32	29,857 80	30,033 08
Certified checks.....	11,297 33		30 00	330 00
Cashier's checks outstanding.....	506 22	495 93	490 50	342 66
Savings deposits.....	621,448 76	661,744 61	681,620 06	691,940 31
Savings certificates of deposit.....	137,435 04	148,706 80	143,372 18	158,885 77
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,173,506 44	\$1,232,259 58	\$1,265,913 16	\$1,243,236 01

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; JOHN A. SIBBALD, CHAS. G. WHITE, *Vice Presidents*;
WM. M. WETMORE, *Cashier*; OLIVER S. WHITE, *Assistant Cashier*.

DIRECTORS.—Ebenezer O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wisner,
Chas. F. Wade, Charles G. White, W. M. Wetmore.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$131,531 88	\$135,341 26	\$128,529 35	\$156,259 33
Bonds, mortgages and securities.....	43,965 00	48,665 67	50,342 00	61,324 76
Premiums paid on bonds.....				
Overdrafts.....	1,503 26	1,286 92	3,412 46	4,528 00
Banking house.....				
Furniture and fixtures.....	500 00	500 00	500 00	
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		4,453 16	4,022 47	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	33,402 63	59,721 52	60,832 35	36,007 84
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,508 00	3,389 00	9,562 00	7,239 00
Gold coin.....	7,140 00	7,335 00	7,750 00	7,570 00
Silver coin.....	827 85	772 75	1,469 60	1,144 75
Nickels and cents.....	247 47	216 14	207 03	182 87
Checks, cash items and internal revenue ac- count.....	10 63	9 52	67 81	61 72
Totals.....	\$228,636 72	\$261,690 94	\$266,695 07	\$274,318 27
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,041 70	6,185 95	9,241 23	3,821 15
Dividends unpaid.....				
Commercial deposits subject to check.....	55,903 84	66,176 99	57,548 49	62,830 80
Commercial certificates of deposit.....	108,002 00	129,328 00	139,887 00	142,320 00
Due to banks and bankers.....	689 18			346 32
Certified checks.....			18 35	
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$228,636 72	\$261,690 94	\$266,695 07	\$274,318 27

STATE BANKING DEPARTMENT.

No. 273.

CENTRAL BANK, KALAMAZOO.

Organized March 26, 1903.

A. L. BLUMENBERG, *President*; C. A. DEWING, FRED A. MILLS, *Vice Presidents*;
E. R. MORTON, *Cashier*.

DIRECTORS.—C. A. Dewing, J. E. White, Chas. C. Weber, B. F. Witwer, George Palasky,
H. P. Shutt, N. S. Whitney, A. L. Blumenberg, Frank E. Knappen, J. J. Lusk, F. A.
Mills, Frank Krueger, E. J. Manning, E. R. Morton, K. N. Sherwood, Wm. A. Keyser,
George Steers.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$157,247 71	\$161,202 53	\$178,710 '04	\$164,612 36
Bonds, mortgages and securities.....	30,068 85	27,213 66	32,521 45	26,988 37
Premiums paid on bonds.....				
Overdrafts.....	105 54	3,359 69	1,124 42	14 18
Banking house.....				
Furniture and fixtures.....	7,800 00	7,800 00	7,800 00	7,800 00
Other real estate.....	2,600 00			
Due from other banks and bankers (not reserve cities).....		200 00		
Items in transit.....		273 00	1,100 67	4,098 51
United States bonds.....				
Due from banks in reserve cities.....	11,533 76	18,249 16	7,188 82	13,878 44
Exchanges for clearing house.....	389 54	1,280 80	719 68	1,539 04
U. S. and National bank currency.....	16,621 00	13,583 00	8,356 00	10,170 00
Gold coin.....	2,035 00	2,325 00	1,760 00	1,665 00
Silver coin.....	2,069 50	1,728 50	1,358 45	934 20
Nickels and cents.....	272 55	123 71	62 01	222 24
Checks, cash items and internal revenue ac- count.....	124 08	63 85	144 53	52 52
Totals.....	\$230,867 53	\$237,382 90	\$240,846 07	\$231,974 86
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	1,652 60	2,960 33	3,299 94	4,555 03
Dividends unpaid.....				
Commercial deposits subject to check.....	42,662 55	37,981 46	35,733 02	35,620 81
Commercial certificates of deposit.....	49,584 02	59,900 80	61,017 24	50,777 63
Due to banks and bankers.....				
Certified checks.....			1 55	
Cashier's checks outstanding.....				
Savings deposits.....	36,968 36	36,520 31	37,983 47	41,021 39
Savings certificates of deposit.....				
Notes and bills rediscounted.....			2,810 85	
Bills payable.....				
Totals.....	\$230,867 53	\$237,382 90	\$240,846 07	\$231,974 86

No. 147.

HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

HALE P. KAUFFER, *President*; W. G. HOWARD, *Vice President*; VERNON T. BARKER, *Cashier*; DOUGLAS E. RICKMAN, *Assistant Cashier*.

DIRECTORS.—William G. Howard, F. B. Orcutt, Vernon T. Barker, Otto Ihling, Hale P. Kauffer, John R. Hunter, Frank H. Milham, H. B. Colman, A. M. Todd, Walter S. Hodges, James H. Hatfield, Willis N. Pomeroy, J. H. Dewing, O. K. Buckhout, Jos. E. Brown.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$336,248 55	\$374,196 67	\$396,444 10	\$420,556 12
Bonds, mortgages and securities.....	73,343 20	72,820 20	71,004 20	71,440 02
Premiums paid on U. S. bonds.....				
Overdrafts.....	1,970 55	269 71	10,164 50	1,001 88
Banking house.....				
Furniture and fixtures, safety deposit vaults...	7,375 00	7,375 00	7,375 00	7,325 00
Other real estate.....	4,500 00	4,500 00	4,500 00	4,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	99,223 25	50,799 76	35,986 47	58,752 40
Exchanges for clearing house.....	10,270 44	16,874 08	8,029 18	12,184 39
U. S. and National bank currency.....	23,032 00	20,705 00	18,216 00	16,576 00
Gold coin.....	6,515 00	7,470 00	7,265 00	10,660 00
Silver coin.....	702 15	762 35	607 50	828 95
Nickels and cents.....	70 22	66 90	123 59	39 06
Checks, cash items and internal revenue account.....				
Totals.....	\$563,250 36	\$555,839 67	\$558,715 54	\$603,353 82
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	57,000 00	57,000 00	57,000 00	60,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,882 31	3,856 25	6,090 38	3,010 34
Dividends unpaid.....	102 00			
Commercial deposits subject to check.....	112,904 28	116,615 60	90,870 66	142,013 49
Commercial certificates of deposit.....	85,325 73	95,887 18	104,532 55	95,114 06
Due to banks and bankers.....	76,549 38	46,416 29	57,459 88	51,986 75
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	179,586 66	186,064 35	192,762 07	201,229 19
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$563,250 36	\$555,839 67	\$558,715 54	\$603,353 82

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

CHARLES J. MONROE, *President*; WM. G. KIRBY, *Vice President*; R. J. WILLIAMSON, *Cashier*;
F. G. DEWEY, *Assistant Cashier*.

DIRECTORS.—C. J. Monroe, William G. Kirby, John Mackey, A. C. Wortley, R. J. Williamson,
Lewis H. Kirby, F. G. Dewey, S. B. Monroe.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$493,774 02	\$510,061 66	\$501,664 05	\$503,150 22
Bonds, mortgages and securities.....	365,962 71	373,067 71	434,342 71	463,747 71
Premiums paid on bonds.....				
Overdrafts.....	1 68	48 25	241 18	38 96
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		26 47		
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	239,432 73	196,381 11	171,836 03	173,130 91
Exchanges for clearing house.....	2,396 82	3,052 96	3,628 67	4,206 89
U. S. and National bank currency.....	44,313 00	32,513 00	49,147 00	22,714 00
Gold coin.....	21,365 00	23,660 00	24,385 40	24,700 00
Silver coin.....	3,635 00	3,050 00	2,370 00	2,050 00
Nickels and cents.....	266 54	342 61	259 87	305 15
Checks, cash items and internal revenue ac- count.....				277 06
Totals.....	\$1,181,147 50	\$1,152,203 77	\$1,197,874 91	\$1,204,320 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,888 25	* 17,488 52	19,473 75	13,530 42
Dividends unpaid.....				
Commercial deposits subject to check.....	82,314 11	49,509 11	86,440 69	66,182 56
Commercial certificates of deposit.....	182,151 24	190,034 91	192,392 19	195,851 59
Due to banks and bankers.....	116,472 96	78,366 09	77,573 49	64,525 33
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	685,320 94	716,805 14	721,994 79	764,231 00
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,181,147 50	\$1,152,203 77	\$1,197,874 91	\$1,204,320 90

No. 257.

THE KALKASKA COUNTY STATE AND SAVINGS BANK, KALKASKA.

Organized February 7, 1902.

AMBROSE E. PALMER, *President*; WM. C. FREEMAN, *Vice President*;
HAROLD B. WHALLEY, *Cashier*.

DIRECTORS.—Ambrose E. Palmer, William C. Freeman, Edgar B. Babcock, William H. Bockes,
George F. Bow, William Lewis, Harold B. Whalley.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$89,364 43	\$99,605 05	\$101,612 23	\$71,116 26
Bonds, mortgages and securities.....	14,203 89	14,178 89	13,647 00	29,292 73
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,301 23	5,244 53	926 37	550 09
United States bonds.....				
Due from banks in reserve cities.....	33,702 14	20,447 45	11,154 10	16,784 93
Exchanges for clearing house.....				
U. S. and National Bank Currency.....	6,845 00	5,781 00	5,223 00	5,093 00
Gold coin.....	1,415 00	1,475 00	1,595 00	2,010 00
Silver coin.....	509 15	501 30	981 20	676 80
Nickels and cents.....	121 60	177 13	314 87	218 30
Checks, cash items and internal revenue ac- count.....	170 03	493 29	476 57	400 55
Totals.....	\$160,722 47	\$159,903 64	\$147,930 34	\$138,142 75
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	2,900 00
Undivided profits, less current expenses, interest and taxes paid.....	265 22	761 80	1,557 53	650 92
Dividends unpaid.....				
Commercial deposits subject to check.....	46,637 65	45,782 30	36,861 74	38,530 07
Commercial certificates of deposit.....	76,815 85	72,200 42	66,226 03	56,212 06
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	14,503 75	18,650 12	20,785 04	19,849 70
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$160,722 47	\$159,903 64	\$147,930 34	\$138,142 75

No. 283.

FARMERS AND MERCHANTS' BANK OF LAKE ODESSA.

Organized October 10, 1903.

J. J. ECKHARDT, *President*; GEORGE A. WEED, *Vice President*; SAMUEL VELTE, *Cashier*.

DIRECTORS.—Wilson Elliott, Henry B. Darnell, J. J. Eckhardt, N. Allarding, I. N. Raymond, John Wagner, O. C. Russ, George A. Weed.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$28,442 34	\$37,047 76	\$55,255 53	\$73,550 10
Bonds, mortgages and securities.....	5,312 70	8,405 00	8,885 07	9,251 05
Premiums paid on bonds.....				
Overdrafts.....		30 94	613 31	57 80
Banking house.....	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	17,040 14	25,752 71	8,863 20	15,046 44
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,028 00	6,490 00	5,411 00	5,550 00
Gold coin.....	540 00	705 00	850 00	1,195 00
Silver coin.....	1,845 30	1,708 70	1,649 25	1,264 65
Nickels and cents.....	39 39	55 92	65 21	62 00
Checks, cash items and internal revenue account.....		10 74	1,578 19	817 96
Totals.....	\$62,447 87	\$87,406 77	\$90,370 76	\$113,995 00
Liabilities				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	1,584 63	1,009 24	1,174 83	1,302 29
Dividends unpaid.....				
Commercial deposits subject to check.....	16,938 85	21,100 25	11,818 13	14,384 65
Commercial certificates of deposit.....	10,321 39	34,524 57	42,998 70	61,573 38
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	2,603 00	5,772 71	9,379 10	11,674 68
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$62,447 87	\$87,406 77	\$90,370 76	\$113,995 00

STATE BANKS OF MICHIGAN.

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No. 41.

LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

GEO. Y. FLETCHER, *President*; GEO. LIVERTON, *Vice President*; W. J. PERCIVAL, *Cashier*.

DIRECTORS.—Geo. Y. Fletcher, Geo. Liverton, Robert Catt, P. F. Illnes, Stephen Yoder, Robt. Ainsworth, Jerry Hausbarger.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$62,243 39	\$61,676 54	\$61,409 47	\$61,161 52
Bonds, mortgages and securities.....	63,932 55	58,319 55	57,499 55	55,851 30
Premiums paid on bonds.....				
Overdrafts.....	1,066 68	1,171 99	1,495 01	4,144 45
Banking house.....	3,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserved cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	19,222 93	25,469 31	8,742 45	4,209 17
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,661 00	7,078 00	3,822 00	2,017 00
Gold coin.....	3,150 00	3,445 00	3,720 00	3,545 00
Silver coin.....	3,300 95	2,284 55	2,222 95	1,213 55
Nickels and cents.....	174 88	195 58	139 56	122 32
Checks, cash items and internal revenue ac- count.....	704 69	2,410 64	884 55	1,154 01
Totals.....	\$163,957 07	\$165,551 16	\$143,435 54	\$136,918 32
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,084 98	1,734 01	1,874 82	1,770 99
Dividends unpaid.....	43 75			
Commercial deposits subject to check.....	22,151 14	19,470 71	23,886 99	16,112 88
Commercial certificates of deposit.....	109,677 20	114,346 44	87,673 73	89,034 45
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$163,957 07	\$165,551 16	\$143,435 54	\$136,918 32

No. 133.

LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

H. H. LARNED, *President*; FRED'K THOMAN, *Vice President*; J. EDWARD ROE, *Cashier*;
H. T. CAMPBELL, *Assistant Cashier*.

DIRECTORS.—H. H. Larned, Frederick Thoman, Charles F. Hammond, J. Edward Roe, R. M. Montgomery, Louis Beck, H. A. Haze, L. L. Sattler, Gottlob H. Ziegler.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$544,098 83	\$584,656 47	\$608,269 09	\$625,392 94
Bonds, mortgages and securities.....	199,586 69	215,037 45	220,361 27	225,375 20
Premiums paid on bonds.....	1,629 21	1,797 71	1,797 71	1,797 71
Overdrafts.....	1,996 80	1,372 66	1,109 39	1,172 88
Banking house.....	44,500 00	44,500 00	44,500 00	44,500 00
Furniture and fixtures.....	4,500 00	4,685 00	4,685 00	4,895 50
Other real estate.....	17,268 41	17,268 41	17,268 41	16,268 41
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	111,000 81	80,923 28	66,286 74	89,902 64
Exchanges for clearing house.....	8,214 54	3,607 92	10,048 43	13,280 23
U. S. and National Bank Currency.....	31,649 00	24,897 00	38,530 00	25,466 00
Gold coin.....	17,335 00	22,202 50	25,185 00	25,050 00
Silver coin.....	4,933 65	6,004 90	5,200 00	3,185 80
Nickels and cents.....	272 00	192 80	446 45	140 00
Checks, cash items and internal revenue account.....	1,051 65	364 12	3,401 15	8,075 77
Totals.....	\$988,636 59	\$1,007,510 22	\$1,047,089 54	\$1,084,503 08
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	22,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,375 91	9,532 83	14,078 14	8,468 55
Dividends unpaid.....	786 19	191 00	1 00	1 00
Commercial deposits subject to check.....	361,618 39	377,418 04	369,748 34	387,595 32
Commercial certificates of deposit.....	237,219 39			
Due to banks and bankers.....				
Certified checks.....		1,046 93	4,614 34	690 33
Cashier's checks outstanding.....				
Savings deposits.....	214,636 71	218,062 08	222,941 54	229,095 94
Savings certificates of deposit.....		231,259 34	265,706 18	266,651 94
Notes and bills rediscounted.....				
Bills payable.....				20,000 00
Totals.....	\$988,636 59	\$1,007,510 22	\$1,047,089 54	\$1,084,503 08

No. 271.

LAPEER SAVINGS BANK, LAPEER.

Organized September 19, 1902.

B. F. LODER, *President*; EDGAR S. HOUGH, *Vice President*; G. R. BUCK, *Cashier*.

DIRECTORS.—B. F. Loder, L. S. Higley, Edgar S. Hough, John McLennan, Matthias Caley, G. R. Buck.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$66,764 75	\$70,369 84	\$76,330 22	\$77,629 74
Bonds, mortgages and securities.....	22,325 00	26,075 00	37,581 00	38,831 00
Premiums paid on bonds.....				
Overdrafts.....	230 80	138 56	355 70	100 28
Banking house.....				
Furniture and fixtures.....	2,900 00	2,800 00	2,800 00	2,800 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	8,910 80	26,501 62	9,622 59	17,572 71
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,369 00	4,584 00	3,355 00	4,966 00
Gold coin.....	1,022 50	1,220 00	1,590 00	2,132 50
Silver coin.....	475 35	493 65	595 85	604 70
Nickels and cents.....	43 47	51 35	82 86	77 70
Checks, cash items and internal revenue account.....	137 50	92 00	329 36	159 50
Totals.....	\$106,079 17	\$132,316 02	\$132,642 58	\$144,874 13
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	500 00	500 00	750 00
Undivided profits, less current expenses, interest and taxes paid.....	297 20	657 46	1,023 46	742 13
Dividends unpaid.....				
Commercial deposits subject to check.....	10,042 73	18,642 12	11,310 37	16,512 42
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	14,400 33	17,587 92	17,259 10	17,661 29
Savings certificates of deposit.....	55,748 91	69,928 52	77,549 05	84,208 29
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$106,079 17	\$132,316 02	\$132,642 58	\$144,874 13

No. 117.

STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

H. D. ROOD, *President*; EDMUND BROWNELL, *Vice President*; C. G. WHITE, *Cashier*;
J. R. JOHNSON, *Assistant Cashier*.DIRECTORS.—H. D. Rood, Chester G. White, G. W. Rood, Edmund Brownell, Kirk White,
Ripley White, W. B. Williams.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$38,026 54	\$41,966 54	\$38,906 54	\$39,576 54
Bonds, mortgages and securities.....	307,135 46	308,307 37	314,609 82	318,699 82
Premiums paid on bonds.....				
Overdrafts.....	40			
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	33,213 70	29,807 03	14,475 23	32,279 93
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	34,479 09	34,479 09	34,996 27	34,996 27
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,080 00			
Gold coin.....	15,000 00	15,000 00	18,000 00	18,000 00
Silver coin.....				
Nickels and cents.....	4 20			
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$428,939 39	\$429,560 03	\$421,047 86	\$443,552 56
Liabilities.				
Capital stock paid in.....	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	33,043 13	31,055 41	30,886 04	31,210 62
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	341,896 26	344,504 62	336,161 82	358,341 94
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$428,939 39	\$429,560 03	\$421,047 86	\$443,552 56

No. 201.

STATE SAVINGS BANK OF LAURIUM, LAURIUM.

Organized November 6, 1897.

ERNST BOLLMANN, *President*; JACOB BAER, *Vice President*; JAMES T. FISHER, *Cashier*;
EDWARD P. BAST, *Assistant Cashier*.

DIRECTORS.—Jacob Baer, J. Vivian, Jr., Wm. E. Parnall, Ernst Bollmann, James Mac-
Naughton, William H. Thielman, Frank S. Carlton.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$505,400 61	\$490,905 90	\$493,326 78	\$473,736 95
Bonds, mortgages and securities.....	99,235 82	128,204 82	127,674 82	122,640 82
Premiums paid on bonds.....				
Overdrafts.....	3,264 05	2,918 89	7,491 05	841 62
Banking house.....	37,500 00	37,500 00	37,500 00	37,500 00
Furniture and fixtures.....	10,000 00	10,000 00	10,000 00	7,500 00
Other real estate.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from other banks and bankers (not reserve cities).....	16,854 73	55,435 37	14,971 23	51,482 89
Items in transit.....	4,755 70	761 25	236 00	380 00
United States bonds.....				
Due from banks in reserve cities.....	40,957 99	79,703 34	43,547 61	85,755 17
Exchanges for clearing house.....	1,125 72	7,054 57	2,630 24	2,370 60
U. S. and National bank currency.....	40,614 00	28,508 00	70,824 00	65,674 00
Gold coin.....	4,395 00	745 00	4,060 00	3,950 00
Silver coin.....	2,949 20	2,617 65	4,616 90	3,974 30
Nickels and cents.....	505 59	535 35	874 50	646 13
Checks, cash items and internal revenue ac- count.....	591 00	8,362 99	491 84	515 07
Totals.....	\$771,149 41	\$826,289 13	\$821,235 03	\$867,967 55
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	37,500 00
Undivided profits, less current expenses, interest and taxes paid.....	14,635 71	18,935 27	22,857 33	14,500 01
Dividends unpaid.....				
Commercial deposits subject to check.....	353,719 28	392,161 22	378,534 98	398,745 21
Commercial certificates of deposit.....	1,378 50	1,162 39	315 29	2,904 29
Due to banks and bankers.....	1,415 34	2,850 10	1,926 79	1,592 65
Certified checks.....	194 00			
Cashier's checks outstanding.....				
Savings deposits.....	270,665 47	276,331 54	284,270 53	304,538 80
Savings certificates of deposit.....	24,141 11	29,566 11	28,330 11	33,186 59
Collections.....		282 50		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$771,149 41	\$826,289 13	\$821,235 03	\$867,967 55

STATE BANKING DEPARTMENT.

No. 8.

THE PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

ARTHUR J. TUTTLE, *President*; JOHN A. LANDFAIR, *Vice President*; A. L. DOWLING, *Cashier*.

DIRECTORS.—O. V. Tuttle, Arthur J. Tuttle, L. J. Bleckhart, John A. Landfair, M. I. Covert, F. E. Haynes, M. S. Campbell.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$39,110 82	\$94,086 65	\$105,232 33	\$102,964 23
Bonds, mortgages and securities.....	22,034 96	22,159 96	23,200 96	23,159 96
Premiums paid on bonds.....				
Overdrafts.....	1,114 35	94 53	423 61	913 10
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....				
Other real estate.....	570 00	570 00	570 00	570 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	4,320 53	4,545 08	7,029 37	661 36
United States bonds.....				
Due from banks in reserve cities.....	21,093 66	18,013 18	19,940 21	23,437 13
Exchanges for clearing house.....	390 91	1,758 36		683 35
U. S. and National bank currency.....	4,372 00	2,969 00	3,803 00	4,124 00
Gold coin.....	3,010 00	3,140 00	2,260 00	4,195 00
Silver coin.....	1,198 30	1,084 40	347 90	562 40
Nickels and cents.....	35 53	35 13	12 33	30 24
Checks, cash items and internal revenue account.....	14 17	895 21	285 76	324 59
Totals.....	\$150,365 23	\$151,851 50	\$165,614 47	\$164,125 36
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,700 00	3,700 00	3,700 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	413 21	904 75	2,040 96	562 66
Dividends unpaid.....				
Commercial deposits subject to check.....	48,367 07	42,452 53	54,922 80	48,907 89
Commercial certificates of deposit.....	47,884 95	54,794 22	54,950 71	58,654 81
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$150,365 23	\$151,851 50	\$165,614 47	\$164,125 36

No. 184.

LEXINGTON STATE BANK, LEXINGTON.

Organized January 29, 1896.

JOHN BELL, *President*; ALEX. CRUICKSHANK, *Vice President*; D. McNAIR, *Cashier*;
FRANK BEEDON, *Assistant Cashier*.

DIRECTORS.—John P. Niggeman, Jr., John Bell, Lewis Baker, Alex. Cruickshank, Frank
Matthews, A. E. Sleeper, James Colbeck.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$53,181 32	\$52,972 24	\$56,202 03	\$56,817 80
Bonds, mortgages and securities.....	9,843 50	10,000 00	11,267 55	9,767 55
Premiums paid on bonds.....				
Overdrafts.....	11 99	17 10	74	6 51
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	1,400 00	1,400 00	1,400 00	1,400 00
Due from other banks and bankers (not reserve cities).....	1,167 53			8 47
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	22,214 33	17,656 87	14,245 02	16,451 01
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,609 00	3,383 00	2,945 00	4,300 00
Gold coin.....	1,652 50	1,652 50	1,650 00	1,742 50
Silver coin.....	148 50	215 75	147 50	325 00
Nickels and cents.....	28 22	65 94	57 40	36 40
Checks, cash items and internal revenue ac- count.....	121 06	85 33	70 93	224 52
Totals.....	\$96,883 95	\$91,948 73	\$92,486 17	\$95,579 76
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,200 30
Undivided profits, less current expenses, interest and taxes paid.....	553 80	1,249 81	1,554 17	258 21
Dividends unpaid.....				
Commercial deposits subject to check.....	19,461 87	16,688 30	17,329 43	19,065 94
Commercial certificates of deposit.....	54,968 28	50,894 59	51,551 73	54,055 61
Due to banks and bankers.....		1,116 03	50 84	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$96,883 95	\$91,948 73	\$92,486 17	\$95,579 76

STATE BANKING DEPARTMENT.

No. 111.

LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

CHARLES MCCARTY, *President*; GEO. W. PARKER, *Vice President*; W. E. MARSH, *Cashier*; D. G. MANGE, *Assistant Cashier*.

DIRECTORS.—Charles McCarty, F. T. King, E. L. Bennett, Geo. W. Parker, Fred J. Laver, W. E. Marsh.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$30,092 41	\$27,565 22	\$37,950 30	\$47,341 71
Bonds, mortgages and securities.....	111,398 75	103,935 50	111,548 50	109,252 50
Premiums paid on bonds.....	4,775 68	4,438 15	4,438 15	3,438 15
Overdrafts.....				
Banking house.....				4,500 00
Furniture and fixtures.....	6,700 00	6,700 00	6,700 00	2,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	17,156 23	15,963 08	4,883 92	2,871 28
United States bonds.....	10,000 00	10,000 00	10,000 00	10,000 00
Due from banks in reserve cities.....	25,731 68	47,754 21	34,542 58	7,961 35
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,434 00	8,528 00	6,104 00	5,625 00
Gold coin.....	4,660 00	5,735 00	4,820 00	6,680 00
Silver coin.....	923 50	734 75	889 00	1,097 20
Nickels and cents.....	181 03	212 30	159 02	119 50
Checks, cash items and internal revenue account.....	140 18	101 53	528 59	153 76
Totals.....	\$215,193 49	\$234,667 74	\$222,564 06	\$201,240 45
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,773 03	3,148 34	3,784 92	1,802 41
Dividends unpaid.....				
Commercial deposits subject to check.....	52,323 61	57,841 64	50,798 27	42,831 61
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	99,444 69	99,267 79	98,704 30	95,648 75
Savings certificates of deposit.....	31,652 13	44,403 97	39,276 57	30,957 68
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$215,193 49	\$234,667 74	\$222,564 06	\$201,240 45

No. 239.

LUDINGTON STATE BANK, LUDINGTON.

Organized May 22, 1901.

C. G. WING, *President*; WARREN A. CARTIER, *Vice President*; C. HAGERMAN, *Cashier*.

DIRECTORS.—C. G. Wing, Warren A. Cartier, Wm. Rath, R. P. Bishop, M. B. Danaher.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$87,033 57	\$94,765 73	\$132,489 21	\$130,924 09
Bonds, mortgages and securities.....	207,286 39	213,671 52	221,271 83	224,685 91
Premiums paid on bonds.....				
Overdrafts.....	59 57	51 31	85 62	2 05
Banking house.....	5,500 00	5,500 00	5,500 00	6,500 00
Furniture and fixtures.....	2,812 53	2,812 53	2,812 53	2,101 03
Other real estate.....	207 74	207 74	569 50	569 50
Due from other banks and bankers (not reserve cities).....		1,569 44	33 63	396 13
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	35,971 24	32,703 78	26,744 99	36,677 62
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,813 00	4,270 00	11,530 00	12,194 00
Gold coin.....	4,365 00	4,585 00	5,295 00	5,665 00
Silver coin.....	1,882 00	1,752 50	1,957 70	3,746 90
Nickels and cents.....	640 25	706 55	645 46	205 59
Checks, cash items and internal revenue ac- count.....	864 20	160 29	399 46	496 34
Totals.....	\$351,435 49	\$362,756 39	\$409,334 93	\$424,164 16
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	684 67	2,910 66	5,362 66	6,237 48
Dividends unpaid.....				
Commercial deposits subject to check.....	67,914 16	83,752 22	97,981 87	92,924 30
Commercial certificates of deposit.....	2,024 65	2,289 65	2,314 65	1,754 65
Due to banks and bankers.....	125 58			
Certified checks.....				1,000 00
Cashier's checks outstanding.....				
Savings deposits.....	137,471 69	134,632 57	137,688 56	148,025 30
Savings certificates of deposit.....	83,214 74	69,171 29	105,987 19	114,222 43
Notes and bills rediscounted.....				
Bills payable.....		10,000 00		
Totals.....	\$351,435 49	\$362,756 39	\$409,334 93	\$424,164 16

No. 130.

ANTRIM COUNTY STATE SAVINGS BANK, MANCERLONA.

Organized January 20, 1892.

C. E. BLAKELY, *President*; I. N. RODENBAUGH, *Vice President*; E. L. J. MILLS, *Cashier*;
R. I. MACDONALD, *Assistant Cashier*.DIRECTORS.—Charles E. Blakely, E. L. J. Mills, I. N. Rodenbaugh, N. C. Weter, H. G. White,
Frank Harding, J. W. McCauley.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$33,633 98	\$98,030 90	\$ 104,868 55	\$130,710 45
Bonds, mortgages and securities.....	39,825 53	39,105 53	39,520 53	41,170 53
Premiums paid on bonds.....	250 00	250 00	200 00	200 00
Overdrafts.....	1,740 80	2,651 61	310 92	742 30
Banking house.....	3,182 45	3,182 45	3,182 45	3,182 45
Furniture and fixtures.....	1,831 00	1,831 00	1,831 00	1,831 00
Other real estate.....	6,045 00	6,045 00	6,045 00	6,045 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	209 54		1,657 50	339 91
United States bonds.....				
Due from banks in reserve cities.....	61,522 96	61,345 79	56,774 25	41,678 21
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,256 00	4,605 00	6,184 00	4,089 00
Gold coin.....	1,550 00	1,540 00	1,775 00	1,190 00
Silver coin.....	838 15	1,881 45	1,363 50	1,935 10
Nickels and cents.....	113 31	152 00	204 09	230 79
Checks, cash items and internal revenue account.....	1,419 01	3,126 92	2,541 81	1,189 76
Totals.....	\$221,417 73	\$223,747 65	\$226,458 60	\$234,534 50
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,337 35	5,529 43	7,676 96	8,678 23
Dividends unpaid.....				
Commercial deposits subject to check.....	73,076 74	73,916 65	71,354 42	62,243 77
Commercial certificates of deposit.....	76,466 69	74,914 43	72,907 43	
Due to banks and bankers.....				
Certified checks.....	399 53	266 53	266 53	266 53
Cashier's checks outstanding.....				
Savings deposits.....	41,137 42	44,120 61	49,253 26	51,648 25
Savings certificates of deposit.....				86,697 72
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$221,417 73	\$223,747 65	\$226,458 60	\$234,534 50

STATE BANKS OF MICHIGAN.

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No. 242.

PEOPLE'S BANK, MANCHESTER.

Organized August 31, 1901.

FRANK SPAFARD, *President*; FREDERICK STEINKOHL, *Vice President*; C. W. CASE, *Cashier*.

DIRECTORS.—Benj. G. Lovejoy, A. F. Freeman, Frederick Steinkohl, Frank Spafard, Fred Kensler, E. M. Conklin, James A. Lowery, Orlando L. Torrey, J. D. Torrey.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$118,807 14	\$123,401 06	\$129,969 12	\$126,505 34
Bonds mortgages and securities.....	65,539 13	76,403 38	96,083 38	96,290 88
Premiums paid on bonds.....				
Overdrafts.....	36 09	2,363 45	755 09	256 70
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	540 00	396 61	772 95	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	38,859 08	39,992 56	34,786 37	23,989 58
Exchanges for clearing house.....	1,187 42	1,010 74	315 00	597 33
U. S. and National bank currency.....	5,800 00	7,990 00	5,342 00	7,247 00
Gold coin.....	5,692 50	5,890 00	6,135 00	7,845 00
Silver coin.....	1,550 00	1,520 00	1,490 00	1,035 00
Nickels and cents.....	26 41	20 50	27 00	37 06
Checks, cash items and internal revenue ac- count.....	305 07	223 49	71 59	20 00
Totals.....	\$244,643 44	\$266,011 79	\$282,047 50	\$270,122 89
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,491 58	4,353 69	5,081 71	4,426 70
Dividends unpaid.....				
Commercial deposits subject to check.....	153,189 56	73,501 69	78,759 52	64,552 19
Commercial certificates of deposit.....	60,962 30	161,156 41	171,206 27	129,405 55
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposit.....				
Savings certificates of deposit.....				43,738 45
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$244,643 44	\$266,011 79	\$282,047 50	\$270,122 89

No. 172.

UNION SAVINGS BANK, MANCHESTER.

Organized June 28, 1894.

BENJ. G. ENGLISH, *President*; JOHN M. HORNING, *Vice President*; ED. E. ROOT, *Cashier*.

DIRECTORS.—B. G. English, Geo. Helmendinger, John M. Horning, Fred Breitenwischer, Arnold H. Kuhl, F. Knapp, John Wuerthner, John Schlicht, A. J. Waters.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$200,508 39	\$206,635 23	\$194,385 45	\$225,304 75
Bonds, mortgages and securities.....	76,629 00	83,269 00	79 572 89	79,505 89
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	400 00		131 23	1,300 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	50,970 83	50,779 60	94,543 35	76,963 50
Exchanges for clearing house.....	368 16	1,088 36	218 92	53 01
U. S. and National bank currency.....	10,911 00	11,161 00	15,029 00	11,037 00
Gold coin.....	3,475 00	3,450 00	3,555 00	4,385 00
Silver coin.....	1,155 00	937 75	726 00	1,187 45
Nickels and cents.....	24 99	39 67	39 58	26 93
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$363,142 37	\$370,060 61	\$400,901 42	\$412,463 53
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,500 00	5,500 00	5,500 00	5,500 00
Undivided profits, less current expenses, interest and taxes paid.....	3,035 70	5,091 79	4,552 37	6,223 89
Dividends unpaid.....	310 00			
Commercial deposits subject to check.....	19,647 74	17,475 08	20,032 41	14,750 90
Commercial certificates of deposit.....	3,860 00	3,420 00	3,780 00	2,320 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	200,039 78	208,341 12	224,559 72	246,088 02
Savings certificates of deposit.....	105,719 15	105,232 62	117,476 92	112,580 72
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$363,142 37	\$370,060 61	\$400,901 42	\$412,463 53

No. 116.

MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

E. GOLDEN FILER, *President*; JOSEPH KIRSTER, *Vice President*; W. J. GREGORY, *Cashier*.

DIRECTORS.—E. Golden Filer, Thomas Kenny, Joseph Kirster, J. H. Grant, John Smith.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$308,297 37	\$348,043 66	\$347,675 24	\$354,365 94
Bonds, mortgages and securities.....	305,144 63	305,980 90	307,455 14	316,331 14
Premiums paid on bonds.....				
Overdrafts.....	440 49	911 59	154 13	380 22
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	1,048 82	1,039 82	1,039 82	1,039 82
Due from other banks and bankers (not reserve cities).....	37,854 60	7,395 44	2,523 47	7,864 01
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	90,259 38	77,813 56	44,794 04	95,731 86
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,431 00	11,097 00	20,998 00	31,573 00
Gold coin.....	18,755 00	20,135 00	21,795 00	23,705 00
Silver coin.....	5,654 05	5,427 70	2,948 00	1,970 80
Nickels and cents.....	911 38	840 66	427 53	35 37
Checks, cash items and internal revenue ac- count.....	241 07	1,407 96	2,102 26	2,113 51
Totals.....	\$777,037 79	\$780,093 29	\$751,912 03	\$835,110 67
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,254 66	12,461 77	17,430 82	13,612 32
Dividends unpaid.....	58 82			55 00
Commercial deposits subject to check.....	162,517 22	161,517 75	154,053 31	233,437 26
Commercial certificates of deposit.....	100,943 33	103,649 89	104,534 16	112,361 85
Due to banks and bankers.....	6,642 70	4,422 51	4,415 20	
Certified checks.....				400 00
Cashier's checks outstanding.....				
Savings deposits.....	438,621 06	433,041 37	411,479 14	415,244 24
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$777,037 79	\$780,093 29	\$751,912 63	\$835,110 67

STATE BANKING DEPARTMENT.

No. 21.

MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

GEORGE H. ORR, *President*; MARTIN H. QUICK, *Vice President*; CHAS. B. MERSEREAU, *Cashier*;
M. W. ORR, *Assistant Cashier*.

DIRECTORS.—Martin H. Quick, George H. Orr, Robert B. Waddell, C. B. Mersereau, A. S. Putnam.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$159,217 62	\$184,129 32	\$159,757 99	\$226,166 98
Bonds, mortgages and securities.....	153,708 07	146,131 67	157,587 70	113,560 27
Premiums paid on bonds.....				
Overdrafts.....	20 09	104 57		53 96
Banking house.....	5,226 32	4,544 82	4,291 82	4,246 3
Furniture and fixtures.....				
Other real estate.....	5,001 26	5,038 94	5,038 94	5,121 37
Due from other banks and bankers (not reserve cities).....	9,097 34	3,157 37		
Items in transit.....	737 40	2,431 08	1,581 92	357 22
United States bonds.....				
Due from banks in reserve cities.....	96,338 68	86,381 30	54,365 70	39,390 41
Exchanges for clearing house.....				
U. S. and National bank currency.....	18,660 00	15,472 00	17,552 00	17,335 00
Gold coin.....	6,420 00	6,030 00	7,135 00	7,065 00
Silver coin.....	962 25	1,208 50	1,850 00	1,038 00
Nickels and cents.....	140 81	125 96	132 07	146 75
Checks, cash items and internal revenue ac- count.....	412 91	1,112 34	677 51	489 51
Totals.....	\$455,942 75	\$455,867 87	\$409,970 65	\$414,970 79
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8 02	29 48	2,763 04	5,023 39
Dividends unpaid.....				
Commercial deposits subject to check.....	258,010 65	256,555 96	213,972 67	234,442 99
Commercial certificates of deposit.....	137,924 08	139,282 43	132,417 22	115,504 41
Due to banks and bankers.....			817 72	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$455,942 75	\$455,867 87	\$409,970 65	\$414,970 79

STATE BANKS OF MICHIGAN.

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No. 296.

THE MANTON STATE BANK, MANTON, MICHIGAN.

Organized July 27, 1904.

GEORGE F. WILLIAMS, *President*; JOHN E. JONES, *Cashier*.

DIRECTORS.—George F. Williams, Warren D. Wade, George M. Brooks, William Caldwell, William McGregor, James R. Oakes, Walter S. Williams.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue ac- count.....				
Totals.....				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

Commenced business October 17, 1904.

STATE BANKING DEPARTMENT.

No. 272.

HOME SAVINGS BANK, MARINE CITY.

Organized February 10, 1903.

FRED T. MOORE, *President*; GEORGE N. JONES, *Vice President*; C. L. DOYLE, *Cashier*.

DIRECTORS.—John D. Balrd, James Davidson, C. L. Doyle, Geo. N. Jones, Harry Lawrence, Fred T. Moore, Wm. F. Sauber.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$131,098 28	\$118,119 79	\$106,853 92	\$118,745 53
Bonds, mortgages and securities.....	14,597 00	15,452 00	15,992 00	16,032 00
Premiums paid on bonds.....				
Overdrafts.....	300 05	181 04	39 16	15 06
Banking house.....	10,500 00	10,500 00	10,500 00	10,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	11,064 84	13,307 27	7,390 25	19,374 06
Exchanges for clearing house.....	165 84	14 74	19 30	611 40
U. S. and National bank currency.....	2,165 00	4,452 00	7,363 00	2,587 00
Gold coin.....	2,370 00	2,390 00	2,670 00	575 00
Silver coin.....	1,531 55	1,011 55	423 15	759 85
Nickels and cents.....	248 73	269 91	274 12	163 92
Checks, cash items and internal revenue account.....	198 53	47 70	260 69	316 00
Totals.....	\$176,739 82	\$168,246 00	\$154,285 59	\$172,181 02
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	500 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,354 51	1,282 19	1,327 66	1,405 32
Dividends unpaid.....		6 00		
Commercial deposits subject to check.....	25,237 76	21,768 65	18,892 81	31,790 19
Commercial certificates of deposit.....	6,282 78	5,218 12	3,358 84	2,998 84
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	109,364 77	103,971 04	94,706 28	99,986 67
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$176,739 82	\$168,246 00	\$154,285 59	\$172,181 02

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

CHAS. E. BLOOD, *President*; WM. H. MANNEL, *Vice President*; G. W. CARMAN, *Cashier*; H. P. SAPH, *Assistant Cashier*.

DIRECTORS.—C. E. Blood, Robert Folkerts, William H. Mannel, Charles Basney, S. C. McLouth, Hale P. Saph, G. W. Carman, John O'Leary.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$124,352 38	\$131,128 36	\$136,859 13	\$125,587 77
Bonds, mortgages and securities.....	227,353 66	200,787 19	189,180 23	184,862 69
Premiums paid on bonds.....				
Overdrafts.....	398 31	238 51	613 50	302 79
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....	3,000 00	3 000 00	3,000 00	3,000 00
Due from other banks and bankers (not reserve cities).....		125 44		209 10
Items in transit.....	596 75	402 28	354 81	
United States bonds.....				
Due from banks in reserve cities.....	34,092 65	25,233 72	23,441 46	47,854 19
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,495 00	7,872 00	9,011 00	7,433 00
Gold coin.....	4,800 00	5,160 00	6,075 00	4,065 00
Silver coin.....	2,903 25	2,941 95	1,800 25	3,191 75
Nickels and cents.....	446 25	586 82	608 41	422 32
Checks, cash items and internal revenue ac- count.....	1,350 99	600 11	1,389 09	1,417 36
Totals.....	\$415,289 24	\$383,576 38	\$377,832 88	\$383,845 97
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,202 43	13,470 58	12,858 26	14,015 62
Dividends unpaid.....	60 00			
Commercial deposits subject to check.....	49,192 95	38,421 59	36,471 17	39,398 87
Commercial certificates of deposit.....	5,051 53	7,415 17	11,820 43	5,862 04
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	289,782 33	264,269 04	241,683 02	259,569 44
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....			15,000 00	5,000 00
Totals.....	\$415,289 24	\$383,576 38	\$377,832 88	\$383,845 97

STATE BANKING DEPARTMENT.

No. 252.

COMMERCIAL STATE BANK OF MARLETTE, MARLETTE.

Organized January 8, 1902.

A. E. SLEEPER, *President*; ROBERT WILLIS, D. C. MERRILL, *Vice Presidents*; W. J. BAKER, *Cashier*; DAN C. MERRILL, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, D. C. Merrill, W. J. Baker, D. Leach, E. A. Smith, Robert Willis, John McGill, D. S. McClure, Wallace Taylor.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$76,338 83	\$82,399 91	\$175,598 52	\$158,888 18
Bonds, mortgages and securities.....	16,144 00	16,635 90	73,573 17	70,920 17
Premiums paid on bonds.....				
Overdrafts.....	358 86	88 00	477 97	845 27
Banking house.....	4,400 00	4,400 00	4,400 00	4,400 00
Furniture and fixtures.....	1,800 00	1,800 00	3,239 15	3,239 15
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				2,206 97
United States bonds.....				
Due from banks in reserve cities.....	23,322 70	21,603 66	24,021 81	29,450 87
Exchanges for clearing house.....	60 44	139 80	38 39	224 73
U. S. and National bank currency.....	885 00	3,348 00	6,142 00	3,045 00
Gold coin.....	1,025 00	1,100 00	4,225 00	2,030 00
Silver coin.....	786 30	431 00	935 60	696 80
Nickels and cents.....	17 66	36 96	95 10	274 44
Checks, cash items and internal revenue account.....				
Totals.....	\$125,138 79	\$131,983 23	\$292,746 71	\$276,221 58
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	1,500 00	1,500 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	664 64	1,646 93	1,661 75	2,679 69
Dividends unpaid.....				
Commercial deposits subject to check.....	23,895 11	26,878 67	54,329 07	48,128 90
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	12,681 25	12,713 87	62,083 67	60,954 13
Savings certificates of deposit.....	61,397 79	64,243 76	126,672 22	116,458 86
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$125,138 79	\$131,983 23	\$292,746 71	\$276,221 58

No. 246.

***THE MARLETTE STATE BANK, MARLETTE.**

Organized August 31, 1901.

JOHN MCGILL, *President*; ROBERT WILLIS, *Vice President*; CLARENCE L. MESSER, *Cashier*.
 DIRECTORS.—John McGill, Robert Willis, C. L. Messer, Wm. W. Taylor, D. Stuart McClure.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$94,889 42	\$92,856 12		
Bonds, mortgages and securities.....	69,957 49	70,275 49		
Premiums paid on bonds.....				
Overdrafts.....	2,288 95	4,175 55		
Banking house.....	1,439 15	1,439 15		
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	23,733 26	21,863 93		
Exchanges for clearing house.....	475 74	293 50		
U. S. and National bank currency.....	6,656 00	5,339 00		
Gold coin.....	2,370 00	2,430 00		
Silver coin.....	54 85	271 95		
Nickels and cents.....	72 20	79 36		
Checks, cash items and internal revenue account.....	187 11	49 98		
Totals.....	\$202,124 17	\$199,074 03		
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00		
Surplus fund.....	3,000 00	3,000 00		
Undivided profits, less current expenses, interest and taxes paid.....	3,240 31	4,685 03		
Dividends unpaid.....				
Commercial deposits subject to check.....	29,754 20	28,678 88		
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	59,143 99	54,941 14		
Savings certificates of deposit.....	83,449 67	82,768 98		
Notes and bills rediscounted.....	1,536 00			
Bills payable.....				
Totals.....	\$202,124 17	\$199,074 03		

*Consolidated with Commercial State Bank, Marlette, May 2, 1904.

No. 100.

MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

N. M. KAUFMAN, *President*; EDWARD N. BREITUNG, S. R. KAUFMAN, *Vice Presidents*;
W. B. MCCOMBS, *Cashier*; H. C. WAGNER, *Assistant Cashier*.

DIRECTORS.—N. M. Kaufman, S. R. Kaufman, Edward N. Breitung, Charles Meeske, W. B. McCombs.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$410,316 87	\$416,460 98	\$388,014 81	\$400,300 78
Bonds, mortgages and securities.....	109,552 65	106,658 50	106,931 09	106,406 09
Premiums paid on bonds.....				
Overdrafts.....	1,639 02	257 45	882 30	1,808 35
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 0
Furniture and fixtures.....	7,692 60	7,692 60	7,692 60	7,692 60
Other real estate.....	5,311 05	4,000 00	4,000 00	4,000 00
Due from other banks and bankers (not reserve cities).....	5,335 57	2,028 92	66,703 30	2,954 92
Items in transit.....	11,255 53	4,141 68	16,838 78	760 40
United States bonds.....				
Due from banks in reserve cities.....	84,032 35	109,014 84	126,324 05	90,554 97
Exchanges for clearing house.....	3,865 43	3,577 62	873 14	2,357 51
U. S. and National bank currency.....	12,710 00	11,745 00	12,999 00	19,090 00
Gold coin.....	18,740 00	15,955 00	18,835 00	19,305 00
Silver coin.....	7,903 10	2,691 65	3,081 90	1,888 55
Nickels and cents.....	338 03	319 00	90 00	72 01
Checks, cash items and internal revenue ac- count.....	704 23	413 61	233 18	302 89
Totals.....	\$729,399 46	\$734,956 85	\$803,499 15	\$707,494 07
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,773 12	3,743 42	4,691 51	3,401 51
Dividends unpaid.....				
Commercial deposits subject to check.....	371,029 63	366,055 25	448,219 33	351,414 04
Commercial certificates of deposit.....	1,525 00	136 55	275 55	1,890 29
Due to banks and bankers.....	15,298 52	15,922 04	3,554 79	2,055 64
Certified checks.....			2,603 13	
Cashier's checks outstanding.....				
Savings deposits.....	205,335 66	214,219 83	208,033 30	216,289 59
Savings certificates of deposit.....	20,437 53	24,879 76	26,118 54	22,443 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$729,399 46	\$734,956 85	\$803,499 15	\$707,494 07

No. 137.

COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WILLIAM J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; WINTHROP T. PHELPS, *Cashier*; BERT L. GARDANIER, *Assistant Cashier*.

DIRECTORS.—John Wiseman, T. L. Cronin, Edgar G. Brewer, M. S. O'Keefe, George Perrett, W. T. Phelps, W. E. Bosley, F. G. Seaman.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$105,235 30	\$129,839 52	\$132,194 15	\$127,353 00
Bonds, mortgages and securities.....	503,437 16	513,229 16	520,481 27	522,056 27
Premiums paid on bonds.....				
Overdrafts.....	4,593 79	2,700 33	1,501 18	1,445 05
Banking house.....				
Furniture and fixtures.....	500 00	500 00	800 00	800 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		480 00	360 33	124 33
United States bonds.....	10,000 00	10,000 00	10,000 00	10,000 00
Due from banks in reserve cities.....	141,655 19	119,402 73	118,850 95	113,314 36
Exchanges for clearing house.....				
U. S. and National bank currency.....	16,802 00	16,777 00	18,498 00	15,805 00
Gold coin.....	15,730 00	16,425 00	19,305 00	21,520 00
Silver coin.....	2,123 35	2,388 60	2,257 60	3,169 10
Nickels and cents.....	476 86	455 03	398 98	311 12
Checks, cash items and internal revenue account.....	2,357 73	1,455 08	5,424 29	3,994 83
Totals.....	\$802,971 38	\$813,652 51	\$830,071 75	\$819,899 06
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,539 79	17,903 69	13,855 87	16,513 96
Dividends unpaid.....				
Commercial deposits subject to check.....	112,133 61	104,119 21	102,710 41	95,667 28
Commercial certificates of deposit.....	18,393 11	29,310 03	23,492 40	18,998 31
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	537,854 87	605,319 58	627,013 07	628,716 51
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$802,971 38	\$813,652 51	\$830,071 75	\$819,899 06

No. 198.

G. W. JONES EXCHANGE BANK, MARCELLUS.

Organized July 15, 1897.

F. S. JONES, *President*; G. W. KROLL, *Vice President*; C. S. JONES, *Cashier*;
G. R. CLEMENS, *Assistant Cashier*.

DIRECTORS.—C. S. Jones, F. S. Jones, Mrs. G. W. Jones, C. H. Hudson, G. W. Kroll.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$134,005 58	\$146,858 39	\$129,007 97	\$133,131 00
Bonds, mortgages and securities.....	57,650 80	63,861 95	60,377 35	60,284 52
Premiums paid on bonds.....				
Overdrafts.....	51 57	30 79	161 13	149 08
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....				
Other real estate.....	273 50	284 13	284 13	
Due from other banks and bankers (not reserve cities).....	3,733 02	741 00		23 36
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	38,914 44	38,051 58	29,901 54	46,271 81
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,747 00	12,119 00	8,242 00	9,645 00
Gold coin.....	4,090 00	4,570 00	5,070 00	4,925 00
Silver coin.....	1,302 90	811 65	1,068 55	846 60
Nickels and cents.....	72 45	103 32	148 06	104 96
Checks, cash items and internal revenue ac- count.....	15 26	187 26	131 61	
Totals.....	\$256,456 52	\$270,619 07	\$246,392 94	\$258,381 33
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	374 56	2,152 84	3,198 13	2,465 75
Dividends unpaid.....				
Commercial deposits subject to check.....	71,555 36	69,617 39	65,025 65	57,334 16
Commercial certificates of deposit.....	132,812 98	143,773 40	126,128 11	137,831 00
Due to banks and bankers.....	1,713 62	5,075 44	2,031 05	10,750 42
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$256,456 52	\$270,619 07	\$246,392 94	\$258,381 33

STATE BANKS OF MICHIGAN.

169

No. 22.

FARMERS' BANK, MASON.

Organized June 7, 1886.

L. C. WEBB, *Vice President*; A. J. HALL, *Cashier*; R. C. DART, *Assistant Cashier*.
 DIRECTORS.—Lewis C. Webb, J. K. Elmer, E. A. Barnes, A. J. Hall, R. C. Dart, Geo M. Hoyt, A. L. Rose.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$122,355 19	\$102,274 62	\$109,002 36	\$115,651 63
Bonds, mortgages and securities.....	34,430 90	35,281 90	41,557 90	41,394 90
Premiums paid on bonds.....				
Overdrafts.....	579 32	2 64	541 37	161 70
Banking house.....	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures.....	800 00	800 00	800 00	
Other real estate.....	951 39	951 39	951 39	951 39
Due from other banks and bankers (not reserve cities).....	3,642 17	3,682 32	1,273 05	846 83
Items in transit.....				
United States bonds.....				
Dues from banks in reserve cities.....	18,247 21	45,092 72	27,245 63	20,599 66
Exchanges for clearing house.....				427 13
U. S. and National bank currency.....	4,535 00	8,851 00	4,643 00	2,424 00
Gold coin.....	3,995 00	4,407 50	5,102 50	5,355 00
Silver coin.....	914 90	1,307 30	604 40	511 65
Nickels and cents.....	150 60	256 56	205 70	215 11
Checks, cash items and internal revenue account.....	60 57	1,845 54	1,481 47	
Totals.....	\$195,162 25	\$209,253 49	\$197,908 77	\$193,109 00
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,892 92	11,300 87	12,792 29	12,132 65
Dividends unpaid.....				
Commercial deposits subject to check.....	79,419 30	89,334 69	77,865 29	71,094 33
Commercial certificates of deposit.....	45,850 03	48,617 93	47,251 19	49,882 02
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$195,162 25	\$209,253 49	\$197,908 77	\$193,109 00

President deceased, successor not yet elected.

No. 107.

FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

O. W. HALSTEAD, *President*; L. C. WEBB, *Vice President*; F. E. DENSMORE, *Cashier*;
HARRY J. BOND, *Assistant Cashier*.

DIRECTORS.—L. C. Webb, O. W. Halstead, Charles J. Rayner, F. E. Densmore, D. P. Whitmore.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$72,745 49	\$68,151 06	\$62,508 07	\$66,393 81
Bonds, mortgages and securities.....	76,655 74	85,048 04	82,529 57	82,414 57
Premiums paid on bonds.....				
Overdrafts.....	114 74	107 95	228 45	80 61
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,526 19	5,596 03	1,625 35	1,548 30
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	34,369 68	13,422 56	22,976 87	16,123 77
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,524 00	6,230 00	4,420 00	5,322 00
Gold coin.....	5,195 00	5,205 00	4,860 00	5,330 00
Silver coin.....	2,281 35	1,051 60	1,108 05	1,162 00
Nickels and cents.....	74 94	161 82	109 20	118 86
Checks, cash items and internal revenue account.....		700 65	292 10	7 65
Totals.....	\$202,487 13	\$186,674 71	\$181,657 66	\$179,501 57
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	16,428 42	16,533 05	17,855 97	18,517 86
Dividends unpaid.....				
Commercial deposits subject to check.....	91,924 57	72,591 96	74,361 02	71,273 16
Commercial certificates of deposit.....	64,134 14	67,549 70	59,440 67	59,710 55
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$202,487 13	\$186,674 71	\$181,657 66	\$179,501 57

No. 168.

FIRST STATE BANK OF MENDON, MENDON.

Organized February 14, 1894.

JOSIAH WOLF, *President*; S. J. WOLF, *Vice President*; FRANK WOLF, *Cashier*;
E. L. ESTES, *Assistant Cashier*.

DIRECTORS.—Wm. Beard, Frank Wolf, W. L. Thoms, Josiah Wolf, Samuel J. Wolf, M. C. Flewelin.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$82,000 16	\$81,681 77	\$80,450 95	\$88,621 29
Bonds, mortgages and securities.....	47,322 58	48,917 58	47,590 03	49,032 08
Premiums paid on bonds.....				
Overdrafts.....	51 91	407 42	18 23	
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Expenses and Interest paid.....	339 30			
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			10,000 00	2,370 69
Items in transit.....	981 20	2,350 70	1,374 06	712 00
United States bonds.....				
Due from banks in reserve cities.....	23,476 09	27,781 57	26,002 90	26,100 53
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,187 00	5,223 00	3,942 00	4,076 00
Gold coin.....	2,572 50	1,757 50	1,987 50	2,535 00
Silver coin.....	1,617 25	1,029 75	884 25	1,005 60
Nickels and cents.....	125 58	175 21	175 53	166 82
Checks, cash items and internal revenue account.....				
Totals.....	\$166,273 57	\$171,833 50	\$174,926 10	\$177,230 01
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	147 38	777 17	1,376 24	1,891 35
Dividends unpaid.....				
Commercial deposits subject to check.....	45,592 86	25,088 61	25,838 75	34,813 13
Commercial certificates of deposit.....	5,149 75	19,598 67	29,292 52	19,353 52
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	2,864 80	2,757 05	2,843 92	2,715 79
Savings certificates of deposit.....	91,518 78	102,612 00	94,571 67	97,456 22
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$166,273 57	\$171,833 50	\$174,926 10	\$177,230 01

STATE BANKING DEPARTMENT.

No. 285.

STATE BANK OF MERRILL, MERRILL.

Organized February 13, 1904.

J. H. WHITNEY, *President*; D. S. MASON, *Vice President*; R. T. MAYNARD, *Cashier*;
R. B. BEAVER, *Assistant Cashier*.

DIRECTORS.—J. H. Whitney, D. S. Mason, Thos. Doyle, James H. Hudson, James Jordan,
William Pohl, R. T. Maynard.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....		\$36,644 71	\$41,082 08	\$45,261 13
Bonds, mortgages and securities.....		10,667 97	10,667 97	11,467 97
Premiums paid on bonds.....				
Overdrafts.....		156 43	126 37	971 90
Banking house.....		2,600 00	2,600 00	2,000 00
Furniture and fixtures.....		1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities) U. S. Treasurer.....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....		9,231 15	9,857 97	7,805 38
Exchanges for clearing house.....				
U. S. and National bank currency.....		3,213 00	3,346 00	1,809 00
Gold coin.....		710 00	865 00	1,470 00
Silver coin.....		466 90	303 95	591 60
Nickels and cents.....		53 56	78 00	38 38
Checks, cash items and internal revenue ac- count.....				
Totals.....		\$64,743 72	\$69,927 94	\$73,015 36
Liabilities.				
Capital stock paid in.....		12,350 00	16,120 00	20,000 00
Surplus fund.....				500 00
Undivided profits, less current expenses, interest and taxes paid.....		676 46	1,205 88	537 25
Dividends unpaid.....				
Commercial deposits subject to check.....		20,368 49	20,538 21	15,975 54
Commercial certificates of deposit.....		31,348 77	32,003 87	35,446 37
Due to banks and bankers.....				556 20
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$64,743 72	\$69,927 94	\$73,015 36

No. 274.

THE FARMERS' STATE BANK OF MIDDLEVILLE.

Organized April 28, 1903.

•SIMON HEIST, *President*; W. J. ROBERTSEN, *Vice President*; JOHN G. NAGLER, *Cashier*;
C. A. ROBERTSEN, *Assistant Cashier*.

DIRECTORS.—Simon Heist, W. J. Robertsen, R. T. French, W. J. Hayward, G. E. Gardner,
H. E. Turner, John J. Wadd, W. R. Harper, T. W. Ronan, John G. Nagler.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$39,353 06	\$126,065 12	\$137,865 45	\$129,524 34
Bonds, mortgages and securities.....	72,937 98	74,658 48	74,590 48	79,242 98
Premiums paid on bonds.....				
Expenses, interest, taxes paid.....	1,583 88	251 85		
Overdrafts.....			297 42	33 72
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	3,057 92	3,057 92	3,057 92	3,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,906 78	998 98	2,499 72	2,187 97
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	46,969 73	31,930 34	18,284 21	38,385 78
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,433 00	12,740 00	10,610 00	5,000 00
Gold coin.....	3,377 00	3,858 00	4,647 00	5,387 00
Silver coin.....	700 95	1,693 55	1,681 50	754 15
Nickels and cents.....	57 11	107 07	68 61	51 42
Checks, cash items and internal revenue ac- count.....	80 66	938 64	297 14	213 90
Totals.....	\$245,464 07	\$260,319 95	\$257,889 45	\$267,781 26
Liabilities.				
Capital stock paid in.....	\$37,000 00	\$37,000 00	\$37,000 00	\$37,000 00
Surplus fund.....				400 00
Undivided profits, less current expenses, interest and taxes paid.....			883 38	54 42
Dividends unpaid.....				110 00
Commercial deposits subject to check.....	42,644 40	26,367 18	26,861 26	30,570 46
Commercial certificates of deposit.....	82,698 00	98,976 18	89,782 61	85,872 85
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	83,121 67	97,976 59	103,362 20	113,773 53
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$245,464 07	\$260,319 95	\$257,889 45	\$267,781 26

STATE BANKING DEPARTMENT.

No. 113.

*STATE BANK OF MIDDLEVILLE, MIDDLEVILLE.

Organized February 17, 1891.

JOHN CAMPBELL, *President*; MINER S. KEELER, *Vice President*; W. A. SEVERANCE, *Cashier*.

DIRECTORS.—W. E. Keeler, Miner S. Keeler, John Campbell, W. A. Severance, Earl S. Clark.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....				
Bonds, mortgages and securities.....	530 00			
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Expenses... ..	116 34			
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	5,268 29			
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	251 36			
Exchanges for clearing house.....				
U. S. and National bank currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue ac- count.....	26,500 00			
Totals.....	\$32,665 99			
Liabilities.				
Capital stock paid in.....	\$25,000 00			
Surplus fund.....	4,250 00			
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....	1,319 38			
Commercial certificates of deposit.....	1,033 61			
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	205 00			
Savings certificates of deposit.....	858 00			
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$32,665 99			

*Voluntary liquidation December 22, 1903. Liquidation effected March 4, 1904.

No. 97.

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

STEWART B. GORDON, *President*; CHARLES BROWN, *Vice President*; D. W. CHASE, *Treasurer*.

DIRECTORS.—George Peck. Charles Brown. Stewart B. Gordon. Daniel W. Chase, Wm. D. Gordon.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$94,868 04	\$100,099 65	\$96,145 17	\$96,582 56
Bonds, mortgages and securities.....	59,310 35	61,885 35	58,913 03	60,479 05
Premiums paid on bonds.....				
Overdrafts.....	1,291 78	892 87	1,706 37	1,172 66
Banking house.....	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	9,345 72	9,361 74	9,361 74	9,361 74
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	46,869 80	60,273 89	54,465 15	32,282 70
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,825 00	8,029 00	7,752 00	4,181 00
Gold coin.....	1,390 00	1,970 00	2,840 00	3,602 50
Silver coin.....	1,189 80	1,708 75	586 95	744 80
Nickels and cents.....	239 18	267 61	213 73	104 93
Checks, cash items and internal revenue account.....	224 37	1,188 70	184 20	584 06
Totals.....	\$228,554 04	\$255,677 56	\$242,168 34	\$219,096 00
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,250 00	2,250 00	2,250 00	2,700 00
Undivided profits, less current expenses, interest and taxes paid.....	5,260 80	6,715 10	8,047 68	8,926 07
Dividends unpaid.....				
Commercial deposits subject to check.....	88,342 73	105,433 73	85,840 77	66,979 20
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	67,198 58	70,218 47	75,652 48	70,476 51
Savings certificates of deposit.....	40,501 93	46,060 26	45,377 41	45,014 22
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$228,554 04	\$255,677 56	\$242,168 34	\$219,096 00

No. 77.

FARMERS AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; M. H. HACK, *Cashier*;
G. A. DENNISON, *Assistant Cashier*.

DIRECTORS.—W. H. Whitmarsh, C. H. Wilson, T. W. Barnes, O. A. Kelley, M. H. Hack.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$146,404 26	\$141,231 96	\$138,929 46	\$139,396 41
Bonds, mortgages and securities.....	42,859 28	43,059 50	44,959 50	46,147 43
Premiums paid on bonds.....				
Overdrafts.....	2,698 86	1,115 53	2,352 07	3,712 02
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,959 81	1,952 41	1,938 66	1,823 41
Other real estate.....	5,300 05	5,232 21	5,172 40	5,172 40
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	25,288 19	16,404 88	26,671 35	19,877 65
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,781 00	2,450 00	5,126 00	4,338 00
Gold coin.....	9,650 00	11,402 50	11,427 50	10,122 50
Silver coin.....	1,194 70	975 05	816 50	1,118 00
Nickels and cents.....	174 38	198 77	192 58	234 41
Checks, cash items and internal revenue account.....		168 95	29 00	72 37
Totals.....	\$242,810 53	\$227,691 76	\$241,115 02	\$235,514 60
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,935 68	10,644 24	11,661 90	7,096 58
Dividends unpaid.....	60 00			
Commercial deposits subject to check.....	43,545 63	36,539 95	35,210 55	37,533 96
Commercial certificates of deposit.....	132,345 24	148,578 59	162,274 35	153,931 84
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	1,923 98	1,928 98	1,968 22	1,982 22
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	25,000 00			
Totals.....	\$242,810 53	\$227,691 76	\$241,115 02	\$235,514 60

STATE BANKS OF MICHIGAN.

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No. 288.

THE MINDEN CITY STATE BANK, MINDEN.

Organized May 5, 1904.

IRA ARNOT, *President*; JOHN BLOWER, *Vice President*; R. B. MARK, *Cashier*.

DIRECTORS.—Ira Arnot, John Blower, E. M. Mark, Myra Arnot Mark, R. B. Mark.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....			\$55,977 26	\$54,131 69
Bonds, mortgages and securities.....			24,339 05	18,351 05
Premiums paid on bonds.....				
Overdrafts.....			10	86 31
Banking house.....			2,000 00	2,000 00
Furniture and fixtures.....			1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			886 25	4,470 24
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....			830 45	9,780 63
Exchanges for clearing house.....				1,114 30
U. S. and National Bank Currency.....			9,013 00	4,201 00
Gold coin.....			315 00	270 00
Silver coin.....			58 75	41 75
Nickels and cents.....			13 55	6 84
Checks, cash items and internal revenue ac- count.....			291 66	
Totals.....			\$95,225 07	\$95,953 81
Liabilities.				
Capital stock paid in.....			\$20,000 00	\$20,000 00
Surplus fund.....			2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....			1,215 22	52 37
Dividends unpaid.....				
Commercial deposits subject to check.....			18,594 41	8,050 03
Commercial certificates of deposit.....			53,415 44	65,842 41
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$95,225 07	\$95,953 81

No. 202.

WAKEFIELD STATE BANK, MORENCI.

Organized January 10, 1898.

C. C. WAKEFIELD, *President*; FRANK E. CAWLEY, *Vice President*; C. A. WILSON, *Cashier*;
CASH E. WAKEFIELD, *Assistant Cashier*.

DIRECTORS.—C. C. Wakefield, J. O. Wakefield, Cash E. Wakefield, F. E. Cawley, C. A. Wilson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$177,401 27	\$162,208 31	\$154,615 43	\$160,478 79
Bonds, mortgages and securities.....	174,045 90	183,131 17	175,381 17	176,542 17
Premiums paid on bonds.....				
Overdrafts.....	222 44	518 57	6 12	5 15
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	48,385 71	41,321 64	31,774 57	36,360 45
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,899 00	13,290 00	13,708 00	13,147 00
Gold coin.....	2,820 00	4,045 00	4,545 00	5,527 50
Silver coin.....	1,643 35	1,301 20	819 85	879 20
Nickels and cents.....	135 70	139 85	164 32	173 75
Checks, cash items and internal revenue ac- count.....		256 55	97 15	198 24
Totals.....	\$424,553 37	\$413,212 29	\$388,111 61	\$400,312 25
Liabilities				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,577 05	4,152 63	5,585 05	8,801 73
Dividends unpaid.....				
Commercial deposits subject to check.....	66,173 22	51,026 39	40,692 93	45,982 38
Commercial certificates of deposit.....	11,367 77	24,630 65	13,329 67	8,572 91
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	309,435 33	297,402 62	232,503 96	300,955 23
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$424,553 37	\$413,212 29	\$388,111 61	\$400,312 25

No. 222.

CITIZENS' SAVINGS BANK, MT. CLEMENS.

Organized May 10, 1900.

A. T. DONALDSON, *President*; GEORGE H. NICHOLS, *Vice President*; THOMAS W. NEWTON, *Second Vice President*; MILO W. DAVIS, *Cashier*.

DIRECTORS.—Andrew T. Donaldson, Milo W. Davis, George H. Nichols, Thos. W. Newton, William S. Donaldson, William F. Nank, Joseph Mathews, John S. Paganette, A. P. Grim.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$197,028 82	\$208,755 45	\$195,217 88	\$190,805 28
Bonds, mortgages and securities.....	54,438 00	68,238 00	72,785 67	71,390 67
Premiums paid on bonds.....				
Overdrafts.....	1,903 42	651 99	352 06	499 52
Banking house.....	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....				
Due from other banks and bankers (not reserved cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	24,431 91	15,965 79	29,164 46	27,116 24
Exchanges for clearing house.....				
U. S. and National bank currency.....	9,630 00	3,593 00	5,682 00	10,463 00
Gold coin.....	2,630 00	4,620 00	6,190 00	6,090 00
Silver coin.....	850 65	759 20	974 05	1,248 55
Nickels and cents.....	405 36	481 10	294 78	312 61
Checks, cash items and internal revenue account.....	464 97	1,303 63	411 90	832 94
Totals.....	\$312,783 13	\$325,368 16	\$332,052 80	\$329,758 81
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,500 00	4,500 00	4,500 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,391 02	4,404 65	4,297 25	3,785 98
Dividends unpaid.....	40 00			
Commercial deposits subject to check.....	81,615 90	83,391 64	85,644 43	73,661 10
Commercial certificates of deposit.....				
Due to banks and bankers.....			2,584 97	267 49
Certified checks.....				
Cashier's checks outstanding.....		1,390 00		
Savings deposits.....	120,910 07	126,205 95	133,985 06	145,637 68
Savings certificates of deposit.....	53,326 14	55,475 92	45,041 09	51,406 56
Notes and bills rediscounted.....				
Bills payable.....			5,000 00	
Totals.....	\$312,783 13	\$325,368 16	\$332,052 80	\$329,758 81

No. 51.

MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President*; FREDERICK G. KENDRICK, *Vice President*; GEORGE A. SKINNER, *Cashier*.

DIRECTORS.—Andrew Greiner, F. G. Kendrick, Oliver Chapaton, John Raskoop, William Cottrell, Traugott Lungershausen, John T. Nunneley, John Sherman, Byron R. Erskine.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$488,739 09	\$468,684 65	\$484,522 92	\$503,413 20
Bonds, mortgages and securities.....	395,976 10	405,976 10	403,111 10	406,514 10
Premiums paid on bonds.....				
Overdrafts.....	776 98	377 76	45 63	82
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		3,805 08		451 50
United States bonds.....				
Due from banks in reserve cities.....	117,801 83	154,207 04	134,516 40	144,638 81
Exchanges for clearing house.....				
U. S. and National Bank Currency.....	12,186 00	15,738 00	16,677 00	10,440 00
Gold coin.....	34,862 50	35,807 50	38,407 50	41,025 00
Silver coin.....	1,188 00	1,372 75	2,664 75	1,571 00
Nickels and cents.....	67 62	52 20	238 20	116 89
Checks, cash items and internal revenue account.....	3,727 13	3,018 24	2,256 06	341 47
Totals.....	\$1,083,725 25	\$1,117,439 32	\$1,110,839 56	\$1,136,912 79
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	74,802 38	80,530 65	85,435 91	52,533 59
Dividends unpaid.....	100 00			
Commercial deposits subject to check.....	127,477 70	156,221 51	160,413 60	169,066 43
Commercial certificates of deposit.....	1,231 66	1,231 66	1,231 66	1,166 66
Due to banks and bankers.....		739 31	4,288 25	831 68
Certified checks.....		5,134 00		
Cashier's checks outstanding.....	140 00		1,785 56	233 81
Savings deposits.....	695,715 72	693,195 64	682,140 86	710,555 02
Savings certificates of deposit.....	124,257 79	120,386 55	115,543 72	102,525 60
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,083,725 25	\$1,117,439 32	\$1,110,839 56	\$1,136,912 79

No. 158.

ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

ERNST J. OLDE, *President*; WM. D. WILSON, REUBEN C. ULLRICH, *Vice Presidents*; PAUL J. ULLRICH, *Cashier*.

DIRECTORS.—Paul J. Ullrich, A. Martin Keeler, Wm. D. Wilson, Ernst J. Olde, Oscar C. Lungerhausen, Reuben C. Ullrich, John Priebs, Frank E. Nellis, Francis P. Ullrich.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$345,263 18	\$341,639 85	\$351,632 30	\$325,304 72
Bonds, mortgages and securities.....	293,996 86	286,651 77	293,721 27	294,579 27
Premiums paid on bonds.....				
Overdrafts.....	1,050 87	1,177 07	579 37	761 40
Banking house.....	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....				
Other real estate.....	1,140 00	1,140 00	3,386 07	2,246 07
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			190 50	
United States bonds.....				
Due from banks in reserve cities.....	88,547 84	84,268 11	46,312 80	60,886 96
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,939 00	7,779 00	8,376 00	19,710 00
Gold coin.....	29,070 00	26,360 00	25,035 00	22,540 00
Silver coin.....	1,159 20	1,387 50	2,232 95	3,037 90
Nickels and cents.....	399 87	309 39	441 10	667 55
Checks, cash items and internal revenue account.....	927 99	1,956 45	1,108 17	1,077 85
Totals.....	\$775,494 81	\$780,669 14	\$741,015 53	\$738,811 72
Liabilities:				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	41,890 30	47,621 68	46,572 21	48,718 01
Dividends unpaid.....	120 00	120 00		
Commercial deposits subject to check.....	151,837 75	131,346 54	112,772 10	119,280 09
Commercial certificates of deposit.....				
Due to banks and bankers.....	889 39		1,557 76	
Certified checks.....	18 38	139 15		
Cashier's checks outstanding.....	89 15			
Savings deposits.....	397,453 20	405,540 06	395,021 69	382,803 93
Savings certificates of deposit.....	63,196 64	55,901 71	65,091 77	68,009 69
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$775,494 81	\$780,669 14	\$741,015 53	\$738,811 72

No. 170.

EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized May 1, 1894.

GEO. A. DUSENBURY, *President*; A. E. GORHAM, *Vice President*; C. A. KELLOGG, *Cashier*;
R. B. DUSENBURY, *Assistant Cashier*.DIRECTORS.—George A. Dusenbury, D. H. Nelson, Levi N. Smith, John Kinney, Charles M.
Brooks, William C. Dusenbury, A. E. Gorham.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$132,190 19	\$141,581 22	\$138,199 13	\$134,958 33
Bonds, mortgages and securities.....	70,628 95	71,728 95	73,829 95	73,574 45
Premiums paid on bonds.....				
Overdrafts.....	92 13	19 08	16 75	20 72
Banking house.....	6,503 85	6,503 85	6,503 85	6,503 85
Furniture and fixtures.....	1,983 19	1,983 19	1,983 19	1,983 19
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	16 44	1,257 50		
United States bonds.....	1,600 00	1,600 00	1,600 00	1,600 00
Due from banks in reserve cities.....	41,149 84	45,806 00	46,291 83	39,650 79
Exchanges for clearing house.....	4,936 74	2,742 66	1,685 66	1,189 71
U. S. and National bank currency.....	12,615 00	9,870 00	6,020 00	6,528 00
Gold coin.....	3,060 00	3,000 00	3,020 00	3,035 00
Silver coin.....	305 00	317 00	370 00	935 00
Nickels and cents.....	289 93	145 22	72 45	168 49
Checks, cash items and internal revenue ac- count.....	18 50	14 35	6 36	4 60
Totals.....	\$275,389 76	\$286,569 02	\$279,599 17	\$270,152 13
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,234 35	9,234 35	9,234 35	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	718 21	2,365 89	4,011 94	2,393 52
Dividends unpaid.....	750 00			
Commercial deposits subject to check.....	94,876 98	96,868 37	87,597 14	81,842 38
Commercial certificates of deposit.....	258 00	258 00		
Due to banks and bankers.....				
Certified checks.....	47 50	47 50	47 50	63 42
Cashier's checks outstanding.....				
Savings deposits.....	16,223 51	18,399 22	22,826 85	20,606 79
Savings certificates of deposit.....	103,281 21	109,395 69	105,881 39	105,246 02
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$275,389 76	\$286,569 02	\$279,599 17	\$270,152 13

No. 277.

ISABELLA COUNTY STATE BANK, MT. PLEASANT.

Organized June 30, 1903.

JOHN S. WEIDMAN, *President*; ARBA Z. CAMPBELL, *Vice President*; ELTON J. VAN LEUVEN, *Cashier*.

DIRECTORS.—John S. Weidman, Frank G. Thiers, A. G. Struble, F. L. Keeler, F. Mitchell, A. Z. Campbell, Elton J. Van Leuven.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$62,091 15	\$56,616 27	\$64,486 69	\$64,236 40
Bonds, mortgages and securities.....	94,185 67	99,598 67	96,597 67	98,506 17
Premiums paid on bonds.....				
Overdrafts.....	533 01	872 22	165 85	59 42
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Opera House scenery, furniture and fixtures...	3,500 00	3,500 00	3,500 00	3,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	4,033 04	4,573 81	144 02	4,312 14
United States bonds.....				
Due from banks in reserve cities.....	28,396 11	26,798 99	20,441 24	18,400 13
Exchanges for clearing house.....	380 23	487 36	938 22	238 97
U. S. and National bank currency.....	8,829 00	5,728 00	7,570 00	5,481 00
Gold coin.....	3,215 00	3,730 00	4,660 00	5,280 00
Silver coin.....	2,018 05	2,820 40	2,506 80	1,193 15
Nickels and cents.....	241 78	228 81	319 16	242 95
Checks, cash items and internal revenue account.....	874 87	60 00	305 68	585 68
Totals.....	\$225,797 91	\$222,514 53	\$219,135 33	\$219,035 01
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	500 00	500 00	500 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	460 23	2,180 23	3,593 39	1,976 15
Dividends unpaid.....				70 00
Commercial deposits subject to check.....	103,112 94	99,862 56	94,751 64	103,080 61
Commercial certificates of deposit.....	40,298 90	29,843 84	13,394 17	5,344 37
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	3,312 02	3,036 94	3,520 87	2,817 79
Savings certificates of deposit.....	48,113 82	57,090 96	73,375 26	74,746 09
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$225,797 91	\$222,514 53	\$219,135 33	\$219,035 01

STATE BANKING DEPARTMENT.

No. 189.

MUNISING STATE BANK, MUNISING.

Organized July 8, 1896.

CLAUDE W. CASE, *President*; ARTHUR P. UTTER, *Vice President*; FRED S. CASE, *Cashier*;
G. SHERMAN COLLINS, *Assistant Cashier*.

DIRECTORS.—Wm. C. McMillan, Geo. L. Burtis, Claude W. Case, Arthur P. Utter, Will F. Cox, John McMillan, Fred S. Case, Herbert H. Everard.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$144,730 27	\$159,731 90	\$141,763 84	\$124,902 56
Bonds, mortgages and securities.....	45,804 42	47,106 63	43,565 42	47,120 84
Premiums paid on bonds.....				
Overdrafts.....	226 54	35 47	11 54	228 16
Banking house.....			12,075 00	15,332 62
Furniture and fixtures.....	1,000 00	1,021 80	1,209 55	1,063 70
Other real estate.....	500 00	500 00	800 00	1,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,983 37	239 05	843 49	327 16
United States bonds.....				
Due from banks in reserve cities.....	32,401 77	16,131 37	22,522 50	5,866 74
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,323 00	7,284 00	7,415 00	5,366 00
Gold coin.....	1,295 00	1,975 00	2,970 00	2,580 00
Silver coin.....	2,623 20	2,049 15	1,482 00	1,277 30
Nickels and cents.....	375 65	360 89	361 12	311 92
Checks, cash items and internal revenue ac- count.....	867 35	575 27	397 79	337 42
Totals.....	\$242,130 57	\$237,010 53	\$235,417 25	\$205,714 42
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	4,400 00	4,400 00	4,400 00	4,800 00
Undivided profits, less current expenses, interest and taxes paid.....	8,884 38	11,110 09	10,182 89	9,006 61
Dividends unpaid.....	48 00			20 00
Commercial deposits subject to check.....	107,869 55	102,904 22	96,433 31	71,009 88
Commercial certificates of deposit.....	511 70	253 00	1,305 50	828 00
Due to banks and bankers.....				
Certified checks.....	25 00	25 00	25 00	
Cashier's checks outstanding.....				
Savings deposits.....	71,800 53	71,366 81	69,325 14	70,144 49
Savings certificates of deposit.....	18,501 41	16,951 41	13,745 41	14,905 44
Notes and bills rediscounted.....				
Bills payable.....			10,000 00	5,000 00
Totals.....	\$242,130 57	\$237,010 53	\$235,417 25	\$205,714 42

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

H. N. HOVEY, *President*; J. F. DENSLOW, *Vice President*; F. E. HAMMOND, *Cashier*.DIRECTORS.—F. E. Hammond, H. N. Hovey, J. F. Denslow, C. L. Thompson, Leonard Eyke,
Paul S. Moore, Jas. H. Ford.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$201,002 40	\$156,121 49	\$199,251 36	\$228,285 41
Bonds, mortgages and securities.....	227,591 51	239,425 81	229,661 40	230,252 84
Premiums paid on bonds.....	9,000 00	9,000 00	8,700 60	8,378 00
Overdrafts.....	635 38	369 96	229 04	1,081 04
Banking house.....				
Furniture and fixtures.....	3,096 35	3,096 35	3,096 35	3,000 00
Other real estate.....	9,634 88	9,602 02	9,408 92	7,789 71
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	855 40	1,941 70	733 79	300 00
United States bonds.....				
Due from banks in reserve cities.....	48,031 84	63,449 22	42,958 27	52,358 72
Exchanges for clearing house.....	969 59	1,612 88	1,631 89	1,185 40
U. S. and National bank currency.....	21,296 00	19,828 00	17,310 00	27,943 00
Gold coin.....	5,847 50	6,090 00	6,835 00	7,082 50
Silver coin.....	1,956 90	1,488 30	1,805 95	2,256 50
Nickels and cents.....	605 22	581 77	428 15	489 07
Checks, cash items and internal revenue ac- count.....	465 67	694 22	348 67	305 55
Totals.....	\$530,988 64	\$512,301 72	\$522,398 79	\$570,707 74
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,153 02	4,483 21	7,155 19	6,402 31
Dividends unpaid.....	18 00			
Commercial deposits subject to check.....	37,332 67	46,357 34	40,183 12	85,920 45
Commercial certificates of deposit.....	30,819 84	28,586 90	53,089 77	40,594 72
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	373,665 11	372,874 27	361,970 71	377,790 23
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	25,000 00			
Totals.....	\$530,988 64	\$512,301 72	\$522,398 79	\$570,707 74

No. 19.

FARMERS AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

G. A. TRUMAN, *President*; C. W. SMITH, *Vice President*; C. A. HOUGH, *Cashier*.

DIRECTORS.—G. A. Truman, W. H. Kleinbans, C. W. Smith, S. F. Hinchman, H. R. Dickinson, C. A. Hough.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$147,486 57	\$148,109 87	\$149,954 07	\$144,845 19
Bonds, mortgages and securities.....	78,450 04	78,504 03	75,439 03	81,595 81
Premiums paid on bonds.....	1,197 05	1,197 05	1,197 05	1,275 85
Overdrafts.....	1,184 90	533 11	1,707 01	.....
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....	65 00	65 00	65 00	65 00
Due from other banks and bankers (not reserve cities).....	606 26	.....	20 00	123 00
Items in transit.....	.....	.....	.....	.....
Expense account and profits.....	21 05	.....	.....	.....
Due from banks in reserve cities.....	25,164 10	33,646 06	21,604 73	18,058 15
Exchanges for clearing house.....	.....	.....	.....	.....
U. S. and National bank currency.....	8,754 00	11,333 00	12,175 00	13,173 00
Gold coin.....	3,365 00	3,145 00	3,415 00	3,100 00
Silver coin.....	1,600 00	500 00	1,000 00	900 00
Nickels and cents.....	118 14	123 64	60 76	100 04
Checks, cash items and internal revenue ac- count.....	519 75	1,103 47	281 79	891 14
Totals.....	\$272,531 95	\$282,260 23	\$270,919 44	\$268,127 18
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid.....	.....	301 05	789 62	263 99
Dividends unpaid.....	31 50	.....	.....	.....
Commercial deposits subject to check.....	31,368 88	27,339 22	21,086 08	20,967 36
Commercial certificates of deposit.....	154,447 45	172,144 30	160,784 05	155,775 60
Due to banks and bankers.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits.....	53,684 12	49,475 06	51,259 69	55,120 23
Savings certificates of deposit.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	3,000 00
Bills payable.....	.....	.....	4,000 00	.....
Totals.....	\$272,531 95	\$282,260 23	\$270,919 44	\$268,127 18

No. 245.

NEW HAVEN SAVINGS BANK, NEW HAVEN.

Organized September 25, 1901.

WM. F. EDMUNDS, *President*; THOMAS K. MCINNIS, *Vice President*; W. F. SWITZER, *Cashier*.

DIRECTORS.—W. F. Edmunds, Adam A. Bennett, Wm. Kurzhals, Sr., Isaac N. Cook, O. C. Lungerhausen, Luke Broughton, Thomas K. McInnis, W. F. Switzer, J. S. Crawford.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$54,221 29	\$56,525 62	\$58,882 57	\$59,077 46
Bonds, mortgages and securities.....	28,085 42	30,785 42	31,635 42	31,680 67
Premiums paid on bonds.....				
Overdrafts.....	301 41	51 47	28 96	28 96
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,419 90	1,419 90	1,419 90	1,419 90
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,234 49	6,452 75	4,325 88	575 32
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	6,450 88	8,687 40	4,249 19	5,601 64
Exchanges for clearing house.....				
U. S. and National bank currency.....	480 00	850 00	1,867 00	3,571 00
Gold coin.....	2,050 00	2,580 00	1,980 00	2,110 00
Silver coin.....	292 25	167 95	205 10	390 40
Nickels and cents.....	30 53	39 24	26 35	19 11
Checks, cash items and internal revenue ac- count.....		84 30	8 78	4 00
Totals.....	\$98,766 17	\$109,844 05	\$106,829 15	\$106,678 45
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,722 17	2,595 72	2,452 87	1,394 22
Dividends unpaid.....	6 00			30 00
Commercial deposits subject to check.....	4,925 55	6,232 16	7,666 30	9,657 61
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	52,143 83	53,313 43	52,704 79	54,401 54
Savings certificates of deposit.....	18,468 62	26,202 74	22,505 19	18,695 08
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$98,766 17	\$109,844 05	\$106,829 15	\$106,678 45

No. 240.

NILES CITY BANK, NILES.

Organized July 13, 1901.

CHARLES F. PEARS, *President*; GEORGE L. FAUROUTE, *Vice President*; DICKSON S. SCOFFERN, *Cashier*.

DIRECTORS.—Charles F. Pears, Charles Bishop, Geo. L. Faurote, Samuel W. Redden, Dickson S. Scoffern, F. N. Bonine.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$59,204 71	\$73,127 94	\$68,429 62	\$56,349 96
Bonds, mortgages and securities.....	39,748 68	37,448 40	41,858 40	42,582 30
Premiums paid on bonds.....				
Overdrafts.....	31 08	32 45	5,072 77	1,766 00
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		777 59		798 34
Items in transit.....	3,727 72	740 35	171 69	10,061 06
United States bonds.....				
Due from banks in reserve cities.....	30,687 43	43,281 42	13,302 46	35,967 50
Exchanges for clearing house.....				
U. S. and National bank currency.....	12,370 00	8,731 00	5,955 00	7,684 00
Gold coin.....	3,115 00	2,790 00	4,615 00	1,922 50
Silver coin.....	1,403 65	357 75	2,108 85	650 25
Nickels and cents.....	262 76	263 99	306 00	280 17
Checks, cash items and internal revenue account.....	193 80	692 00	375 85	209 43
Totals.....	\$158,244 83	\$175,743 49	\$149,695 64	\$165,771 51
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	747 81	1,300 00	2,171 08	1,469 62
Dividends unpaid.....	1,050 00			105 00
Commercial deposits subject to check.....	84,867 15	95,208 59	70,097 00	88,105 28
Commercial certificates of deposit.....	34,356 14	42,625 90	40,694 65	39,044 15
Due to banks and bankers.....	723 73		232 91	
Certified checks.....		109 00		47 46
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$158,244 83	\$175,743 49	\$149,695 64	\$165,771 51

No. 36.

THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

JAMES E. LEETE, *President*; ALBERT S. SHOLES, *Vice President*; W. MAHON, *Cashier*;
K. M. BARBOUR, *Assistant Cashier*.

DIRECTORS.—George Peck, Albert H. Leete, F. C. Ballard, A. S. Sholes, William Mahon,
James E. Leete, S. A. Snow.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$122,229 33	\$109,521 29	\$129,564 05	\$126,944 51
Bonds, mortgages and securities.....	108,507 24	125,577 67	87,220 20	85,743 96
Premiums paid on bonds.....				
Overdrafts.....	6,815 77	180 96	618 25	330 10
Banking house.....	7,000 00	7,000 00	8,000 00	8,000 00
Furniture and fixtures.....	500 00	500 00	1,500 00	1,500 00
Other real estate.....			7,250 00	7,250 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,962 69	6,714 02	1,078 40	200 00
United States bonds.....				
Due from banks in reserve cities.....	16,624 72	11,070 18	16,100 92	24,127 40
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,595 00	4,648 00	2,885 00	5,052 00
Gold coin.....	4,330 00	4,230 00	4,620 00	5,080 00
Silver coin.....	1,182 25	943 40	643 45	241 95
Nickels and cents.....	104 40	122 06	149 10	121 14
Checks, cash items and internal revenue ac- count.....	349 40	257 23	705 39	339 04
Totals.....	\$277,200 80	\$270,764 81	\$260,334 76	\$264,930 10
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,992 52	3,434 14	5,567 06	2,222 10
Dividends unpaid.....				
Commercial deposits subject to check.....	27,649 99	20,791 54	33,328 03	30,485 30
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposit.....	129,347 04	129 176 70	115,247 02	134,537 36
Savings certificates of deposit.....	39,211 25	33,862 43	38,192 65	37,685 34
Notes and bills rediscounted.....	8,000 00		8,000 00	
Bills payable.....	10,000 00	17,500 00		
Totals.....	\$277,200 80	\$270,764 81	\$260 334 76	\$264,930 10

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

L. W. SIMMONS, *President*; FRANK A. MILLER, *Vice President*; L. A. BABBITT, *Cashier*;
D. B. NORTHROP, *Assistant Cashier*.

DIRECTORS.—Erwin A. Chapman, Lawrence W. Simmons, Frank A. Miller, Charles H. Coldren,
Peter Van Voorhies, George D. Spencer.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$129,588 23	\$133,484 74	\$132,650 84	\$130,364 93
Bonds, mortgages and securities.....	38,990 46	35,125 46	40,252 31	48,398 01
Premiums paid on bonds.....				
Overdrafts.....		212 86	14 54	185 71
Banking house.....	2,750 00	2,750 00	2,750 00	7,500 00
Furniture and fixtures.....	1,150 00	1,150 00	1,150 00	2,500 00
Other real estate.....				3,750 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	53 00			
United States bonds.....				
Due from banks in reserve cities.....	23,933 13	20,615 48	35,140 99	25,762 07
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,769 00	3,917 00	3,942 00	6,105 00
Gold coin.....	5,500 00	5,500 00	5,500 00	5,500 00
Silver coin.....	430 00	555 00	255 00	200 00
Nickels and cents.....	137 31	120 78	172 59	253 50
Checks, cash items and internal revenue ac- count.....	339 57	105 00	98 00	139 03
Totals.....	\$206,660 70	\$209,536 32	\$221,926 27	\$230,658 25
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid.....	428 51	1,193 96	1,388 77	1,176 15
Dividends unpaid.....	93 00			
Commercial deposits subject to check.....	29,963 44	31,341 71	35,237 40	34,384 28
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	80,942 95	79,628 24	80,212 75	93,128 53
Savings certificates of deposit.....	63,232 80	69,690 83	78,087 35	74,469 29
Bills in transit.....		681 58		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$206,660 70	\$209,536 32	\$221,926 27	\$230,658 25

No. 280.

ONAWAY STATE SAVINGS BANK, ONAWAY.

Organized September 15, 1903.

JOHN YOUNG, *President*; A. V. HINKLEY, *Vice President*; J. FRANK MORFORD, *Cashier*;
GEO. W. PREGITZER, *Assistant Cashier*.DIRECTORS.—John Young, E. J. Lobdell, A. V. Hinkley, Wm. Greenfield, P. H. Mahoney,
Geo. W. Glasier, Wm. B. Gregg.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$35,301 88	\$39,991 92	\$40,928 25	\$38,908 20
Bonds, mortgages and securities.....	7,487 00	7,002 00	8,912 00	8,380 00
Premiums paid on bonds.....				
Overdrafts.....	66 74	63 31	112 90	182 71
Banking house.....	2,877 89	3,241 45	3,769 32	4,754 53
Furniture and fixtures.....	17 68	1,500 00	1,500 00	1,500 00
Expense.....	152 88			
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities).....	1,296 14	925 19	1,047 30	430 38
Items in transit.....	1,237 19			2,966 00
United States bonds.....				
Due from banks in reserve cities.....	6,363 09	4,952 20	4,118 18	5,687 15
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,163 00	1,759 00	1,362 00	1,455 00
Gold coin.....	445 00	40 00	105 00	20 00
Silver coin.....	748 60	1,148 30	986 25	760 80
Nickels and cents.....	08	16	10	24
Checks, cash items and internal revenue ac- count.....	3,146 15	789 68	1,128 24	2,273 45
Totals.....	\$62,803 32	\$63,513 21	\$65,479 54	\$68,798 46
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....		358 65	683 28	905 10
Dividends unpaid.....				
Commercial deposits subject to check.....	24,500 74	20,412 68	20,068 14	18,208 13
Commercial certificates of deposit.....	1,374 72	594 75	733 62	934 55
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	8,449 75	13,553 02	13,582 25	13,982 14
Savings certificates of deposit.....	3,478 11	3,594 11	2,922 25	4,268 54
Notes and bills rediscounted.....				
Bills payable.....			2,500 00	5,500 00
Totals.....	\$62,803 32	\$63,513 21	\$65,479 54	\$68,798 46

STATE BANKING DEPARTMENT.

No. 190.

ORION STATE BANK, ORION.

Organized July 28, 1896.

IRA CARPENTER, *President*; ALF. G. HADDELL, *Vice President*; W. WILL LYONS, *Cashier*.
 DIRECTORS.—Ira Carpenter, Alf. G. Haddrell, Samuel A. Flumerfelt, Geo. Swayze, Powell
 Carpenter, A. S. Laird, W. Will Lyons.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$39,508 18	\$39,019 39	\$41,903 26	\$45,277 70
Bonds, mortgages and securities.....	73,798 00	77,758 00	95,370 00	96,153 00
Premiums paid on bonds.....				
Overdrafts.....	1 79			
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	11,987 88	16,898 10	3,633 40	4,919 65
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	12,978 39	13,374 00	12,407 41	14,193 96
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,732 00	3,608 00	3,847 00	3,455 00
Gold coin.....	2,090 00	1,840 00	1,650 00	1,535 00
Silver coin.....	353 90	715 00	706 80	1,042 65
Nickels and cents.....	89 02	127 95	100 68	168 28
Checks, cash items and internal revenue ac- count.....	1,945 06	287 25	167 29	1,217 46
Totals.....	\$147,484 22	\$154,627 69	\$160,785 84	\$168,962 70
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	7,500 00	7,500 00	7,500 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,651 58	2,661 86	3,138 28	1,463 05
Dividends unpaid.....	72 00	12 00		
Commercial deposits subject to check.....	16,520 85	16,690 20	16,860 84	19,638 14
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	25,705 35	26,502 99	27,194 44	30,495 57
Savings certificates of deposit.....	81,034 44	86,260 64	91,092 28	92,365 94
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$147,484 22	\$154,627 69	\$160,785 84	\$168,962 70

STATE BANKS OF MICHIGAN.

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No. 199.

STATE SAVINGS BANK OF OVID, OVID.

Organized October 18, 1897.

WM. R. SHAW, *President*; M. L. TAFT, *Vice President*; JOHN H. ROBSON, *Cashier*.

DIRECTORS.—Henry A. Potter, O. B. Campbell, Wm. R. Shaw, Absalom Woodworth, John H. Robson, M. L. Taft, W. H. Robson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$83,133 10	\$30,490 42	\$84,715 66	\$98,274 32
Bonds, mortgages and securities.....	38,138 60	37,698 60	40,558 60	41,248 60
Premiums paid on bonds.....				
Overdrafts.....	434 93	203 74	551 86	331 59
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....			8,050 00	8,050 00
Due from other banks and bankers (not reserve cities).....		165 93	881 59	
Items in transit.....	282 77			363 91
United States bonds.....				
Due from banks in reserve cities.....	19,092 47	18,132 75	34,871 52	11,178 29
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,534 00	7,201 00	5,700 00	8,177 00
Gold coin.....	2,000 00	2,010 00	2,000 00	2,020 00
Silver coin.....	1,937 60	1,817 65	1,320 00	1,905 95
Nickels and cents.....	177 99	126 63	106 50	200 25
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$156,231 46	\$162,346 79	\$183,255 73	\$176,249 91
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	584 37	1,182 81	2,433 66	976 73
Dividends unpaid.....				
Commercial deposits subject to check.....	35,073 81	32,832 64	41,125 15	31,899 68
Commercial certificates of deposit.....	81,974 20	89,142 71	100,277 38	101,853 98
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	10,599 08	11,188 63	11,419 54	13,019 52
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$156,231 46	\$162,346 79	\$183,255 73	\$176,249 91

STATE BANKING DEPARTMENT.

No. 185.

CITIZENS' SAVINGS BANK OF OWOSSO, OWOSSO.

Organized February 10, 1896.

I. H. KEELER, *President*; HERMAN C. FRIESEKE, *Vice President*; G. L. TAYLOR, *Cashier*.

DIRECTORS.—I. H. Keeler, Herman C. Frieseke, Willis E. Hall, James W. Simmons, Martin C. Dawes, Albert Todd, Rudolph Colby, Geo. L. Keeler, M. S. Keeler.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$120,001 58	\$129,715 19	\$122,955 02	\$128,065 78
Bonds, mortgages and securities.....	153,088 16	142,465 16	137,607 62	142,349 54
Premiums paid on bonds.....				
Overdrafts.....	389 45	1,712 12	607 21	2,827 87
Banking house.....	15,734 71	15,734 71	15,734 71	15,734 71
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	8,506 11	4,989 54	3,640 13	2,170 09
United States bonds.....				
Due from banks in reserve cities.....	46,808 10	54,394 07	49,489 95	49,620 67
Exchanges for clearing house.....	46 51	1,638 65		874 31
U. S. and National bank currency.....	13,364 00	9,808 00	12,741 00	9,932 00
Gold coin.....	2,710 00	3,665 00	3,905 00	4,256 00
Silver coin.....	3,328 00	2,492 50	3,902 75	4,054 50
Nickels and cents.....	650 02	225 53	497 05	924 09
Checks, cash items and internal revenue ac- count.....	145 30	44 15	135 40	67 78
Totals.....	\$367,271 94	\$369,384 62	\$353,685 84	\$363,376 34
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	3,750 00
Undivided profits, less current expenses, interest and taxes paid.....	731 78	1,984 34	2,480 85	1,638 60
Dividends unpaid.....				
Commercial deposits subject to check.....	77,099 33	78,745 97	58,732 96	59,643 13
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....			550 00	
Cashier's checks outstanding.....				
Savings deposits.....	112,697 18	115,349 91	103,058 54	115,577 87
Savings certificates of deposit.....	123,243 65	119,804 40	129,363 49	132,736 74
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$367,271 94	\$369,384 62	\$353,685 84	\$363,376 34

No. 112.

OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

CHARLES E. RIGLEY, *President*; CHARLES W. GALE, *Vice President*; A. D. WHIPPLE, *Cashier*;
G. H. SWEET, *Assistant Cashier*.

DIRECTORS.—Charles E. Rigley, William A. Woodard, Charles W. Gale, Geo. T. Mason,
W. M. Kilpatrick, Wade B. Camburn, E. F. Dudley.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$191,498 49	\$204,686 97	\$213,083 01	\$202,794 48
Bonds, mortgages and securities.....	153,507 96	149,501 61	151,617 53	152,477 68
Premiums paid on bonds.....				
Overdrafts.....	722 15	988 89	628 12	629 05
Banking house.....	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	9,875 00	9,875 00	9,475 00	13,875 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	7,387 26	8,443 63	3,425 33	1,155 60
United States bonds.....				
Due from banks in reserve cities.....	46,739 99	31,827 00	15,071 73	30,533 69
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,757 00	5,120 00	5,041 00	8,932 00
Gold coin.....	6,235 00	9,495 00	4,175 00	3,392 50
Silver coin.....	8,101 85	4,413 05	5,321 80	6,477 75
Nickels and cents.....	388 11	553 86	486 51	560 88
Checks, cash items and internal revenue ac- count.....	1,008 26	801 66	1,284 48	536 46
Totals.....	\$443,221 07	\$441,706 67	\$425,603 51	\$437,365 09
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	11,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,475 69	3,711 62	5,032 03	4,011 78
Dividends unpaid.....				
Commercial deposits subject to check.....	72,813 98	60,836 67	52,766 82	60,418 51
Commercial certificates of deposit.....				
Due to banks and bankers.....		603 34	26 81	
Certified checks.....		500 00		
Cashier's checks outstanding.....				
Savings deposits.....	150,229 12	151,650 82	143,758 66	137,988 60
Savings certificates of deposit.....	107,702 28	114,404 22	114,025 19	113,946 20
Notes and bills rediscounted.....				
Bills payable.....				10,000 00
Totals.....	\$443,221 07	\$441,706 67	\$425,603 51	\$437,365 09

STATE BANKING DEPARTMENT.

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WILLIAM J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*; CLARENCE E. STANTON, *Cashier*.

DIRECTORS.—Charles F. Tunstead, William J. Tunstead, C. L. Randall, Clarence E. Stanton, R. H. Glasple, Wm. Reed.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$169,049 11	\$169,280 64	\$162,298 49	\$174,316 09
Bonds, mortgages and securities.....	142,017 98	145,880 46	149,358 76	152,664 38
Premiums paid on bonds.....				
Overdrafts.....	117 58	32 67	44 67	100 15
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	400 00	400 00	400 00	400 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,178 57	1,021 97	792 16	795 12
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	28,174 02	35,962 06	54,923 13	29,568 12
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,542 00	3,378 00	6,781 00	4,453 00
Gold coin.....	5,667 50	6,280 00	10,300 00	10,180 00
Silver coin.....	779 35	374 40	596 45	711 85
Nickels and cents.....	297 69	314 22	404 71	421 96
Checks, cash items and internal revenue account.....	1,333 66	1,345 34	1,571 40	530 92
Totals.....	\$358,557 46	\$367,269 76	\$390,470 77	\$377,141 59
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Guarantee fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,604 85	6,977 74	7,444 45	5,852 20
Dividends unpaid.....	200 00			350 00
Commercial deposits subject to check.....	36,272 00	39,200 65	33,235 33	26,832 37
Commercial certificates of deposit.....	3,869 78	3,591 78	19,059 94	7,709 94
Due to banks and bankers.....	2,032 33	6,117 22	6,464 75	4,319 49
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	134,300 40	134,191 93	148,035 37	159,191 37
Savings certificates of deposit.....	93,278 10	107,190 44	106,230 93	102,886 22
Notes and bills rediscounted.....				
Bills payable.....	15,000 00			
Totals.....	\$358,557 46	\$367,269 76	\$390,470 77	\$377,141 59

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

WM. J. SELICK, *President*; J. J. WOODMAN, *Vice President*; JOHN W. FREE, *Cashier*;
J. B. SHOWERMAN, *Assistant Cashier*.DIRECTORS.—F. W. Selick, William J. Selick, W. R. Selick, J. J. Woodman, L. H. Titus,
J. W. Free, Daniel Morrison, E. A. Wildey.

Resources.	Report of Jan. 22.,	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$120,626 61	\$103,067 64	\$115,835 76	\$111,838 96
Bonds, mortgages and securities.....	55,256 05	56,136 05	60,644 40	62,294 88
Premiums paid on bonds.....				
Overdrafts.....	264 27	1,485 55	686 70	1,057 52
Banking house.....				
Furniture and fixtures.....	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate.....	1,800 00	1,800 00	1,800 00	1,800 00
Due from other banks and bankers (not reserve cities).....		53 94		104 00
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	34,618 33	35,956 96	17,154 37	19,958 73
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,450 00	3,501 00	6,490 00	5,069 00
Gold coin.....	5,535 00	5,000 00	5,000 00	8,000 00
Silver coin.....	961 75	900 00	760 50	820 40
Nickels and cents.....	55 15	35 55	93 90	71 02
Checks, cash items and internal revenue ac- count.....	647 10	235 33	160 07	420 00
Totals.....	\$230,014 26	\$210,972 02	\$211,425 70	\$214,254 51
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid.....	268 22	1,340 88	2,723 74	1,109 42
Dividends unpaid.....				
Commercial deposits subject to check.....	61,576 84	38,160 19	44,494 26	37,032 10
Commercial certificates of deposit.....	125,669 20	128,970 95	121,707 70	133,112 99
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$230,014 26	\$210,972 02	\$211,425 70	\$214,254 51

No. 247.

STATE SAVINGS BANK OF PECK, PECK.

Organized October 7, 1901.

JAMES FOSTER, *President*; LEWIS E. COCHRAN, *Vice President*; IRA BRICKER, *Cashier*;
HOWARD FOSTER, *Assistant Cashier*.

DIRECTORS.—James Foster, Lewis E. Cochran, Harry M. Waterman, Harry E. Palmer,
James McColl, Harvey Tappan, Ira Bricker.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$85,217 54	\$88,066 71	\$86,223 55	\$85,872 88
Bonds, mortgages and securities.....	6,850 50	7,550 82	5,860 50	6,035 50
Premiums paid on bonds.....				
Overdrafts.....	197 98	156 70	18 23	3 15
Banking house.....				
Furniture and fixtures.....	822 50	838 35	851 60	929 30
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	10,536 23	3,747 83	13,967 96	13,865 70
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,839 00	4,875 00	5,090 00	4,857 00
Gold coin.....	1,090 00	755 00	705 00	680 00
Silver coin.....	567 80	541 05	242 55	588 40
Nickels and cents.....	4 49	64 33	73 33	48 31
Checks, cash items and internal revenue ac- count.....	200 00	210 00		
Totals.....	\$110,326 04	\$106,805 79	\$113,032 72	\$112,880 24
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	5,503 13	5,888 50	6,116 01	6,016 39
Dividends unpaid.....				
Commercial deposits subject to check.....	23,703 87	24,458 70	25,458 04	23,902 43
Commercial certificates of deposit.....	50,427 64	45,796 62	50,536 50	53,017 80
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....		172 90	21 80	
Savings deposits.....	4,691 40	4,489 07	2,900 37	3,943 62
Savings certificates of deposit.....				
Notes and bills rediscounted.....			2,000 00	
Bills payable.....				
Totals.....	\$110,326 04	\$106,805 79	\$113,032 72	\$112,880 24

STATE BANKS OF MICHIGAN.

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No. 132.

STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

R. S. OLCOTT, *President*; C. H. CALKINS, *Vice President*; C. M. SPALDING, *Cashier*;
L. A. SPALDING, *Assistant Cashier*.

DIRECTORS.—R. S. Olcott, Clifton M. Spalding, C. H. Calkins, Mrs. M. A. Marshall, Eugene Botsford.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$63,399 92	\$72,878 82	\$66,990 45	\$64,662 60
Bonds, mortgages and securities.....	11,767 18	11,742 18	12,210 72	13,710 72
Premiums paid on bonds.....				
Overdrafts.....	99 12	84 48	31 67	322 82
Banking house.....	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,000 00	2,000 00	2,000 00	2,000 00
Items in transit.....				500 00
United States bonds.....				
Due from banks in reserve cities.....	27,700 45	5,796 99	10,194 59	8,340 82
Exchanges for clearing house.....				
U. S. and National bank currency.....	1,545 00	2,778 00	1,499 00	1,321 00
Gold coin.....	4,065 00	4,565 00	4,770 00	4,535 00
Silver coin.....	826 85	216 60	366 75	80 40
Nickels and cents.....	39 99	46 92	24 89	6 23
Checks, cash items and internal revenue ac- count.....	51 47	74 43	235 31	152 90
Totals.....	\$114,894 98	\$103,583 42	\$101,723 38	\$99,032 49
Liabilities.				
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	459 85	1,311 55	1,824 06	505 20
Dividends unpaid.....	110 00			75 00
Commercial deposits subject to check.....	35,497 95	25,882 69	26,277 15	23,198 80
Commercial certificates of deposit.....	54,827 18	52,389 18	49,622 17	
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				50,253 49
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$114,894 98	\$103,583 42	\$101,723 38	\$99,032 49

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

LEON CHICHESTER, *President*; GEO. S. RICE, *Vice President*; W. F. HOPKINS, *Cashier*.

DIRECTORS.—Leon Chichester, Geo. S. Rice, Fred I. Chichester, Wm. G. McCune, E. R. Sly.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$256,343 55	\$273,888 67	\$280,209 53	\$291,700 23
Bonds, mortgages and securities.....	34,272 84	34,270 93	25,251 54	33,170 86
Premiums paid on bonds.....				
Overdrafts.....	303 20	240 50	672 16	577 05
Banking house.....	13,500 00	13,500 00	13,500 00	13,500 00
Furniture and fixtures.....	2,436 85	2,436 85	2,436 85	3,358 20
Other real estate.....	2,194 37	2,500 92	2,500 92	2,500 92
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	6 90	600 00		10 38
United States bonds.....				
Due from banks in reserve cities.....	20,171 61	12,061 56	11,310 20	53,871 84
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,172 00	12,407 00	18,153 00	22,439 00
Gold coin.....	6,126 60	4,078 70	4,258 70	6,458 70
Silver coin.....	6,901 00	4,964 50	3,651 00	2,894 50
Nickels and cents.....	917 87	857 32	1,145 57	611 24
Checks, cash items and internal revenue ac- count.....	3,496 18	1,075 90	458 81	3,216 61
Totals.....	\$352,842 97	\$362,882 85	\$363,548 28	\$434,309 53
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	20,113 56	22,264 93	23,151 98	24,006 73
Dividends unpaid.....				585 00
Commercial deposits subject to check.....	108,757 95	117,795 90	120,157 36	183,272 64
Commercial certificates of deposit.....	112,862 06	103,626 77	75,950 18	42,337 44
Due to banks and bankers.....	1,449 80	727 62	185 18	7,027 32
Certified checks.....	35 00	50 00	15 50	250 00
Cashier's checks outstanding.....				
Savings deposits.....	39,624 60	48,220 13	51,573 15	67,144 63
Savings certificates of deposit.....			13,964 93	49,085 77
Notes and bills rediscounted.....	10,000 00	10,197 50	18,550 00	
Bills payable.....				
Totals.....	\$352,842 97	\$362,882 85	\$363,548 28	\$434,309 53

STATE BANKS OF MICHIGAN.

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No. 282.

CITIZENS' STATE BANK, PLAINWELL.

Organized October 27, 1903.

JOHN N. RANSOM, *President*; E. H. INGRAHAM, *Vice President*; A. I. SHEPARD, *Cashier*;
E. W. BOWMAN, *Assistant Cashier*.
DIRECTORS.—J. N. Ransom, E. H. Ingraham, F. A. Blakeley, T. G. Bacheider, E. P. Hackley,
E. W. Bowman, F. F. Patterson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$37,503 50	\$36,077 49	\$63,151 14	\$63,151 82
Bonds, mortgages and securities.....	6,356 25	23,890 25	30,672 25	31,022 25
Premiums paid on bonds.....		297 18		
Overdrafts.....		6 01	385 76	17 69
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....	1,926 69	1,926 69	1,926 69	1,926 69
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	30,058 78	32,875 55	26,754 49	31,547 25
Items in transit.....	1,630 41	602 71	1,271 10	72 09
United States bonds.....	1,000 00			
Dues from banks in reserve cities.....	40,729 73	26,915 98	18,227 78	34,472 03
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,294 00	5,222 00	7,317 00	4,208 00
Gold coin.....	1,947 50	1,032 50	1,800 00	2,027 50
Silver coin.....	2,268 80	2,288 10	2,045 95	1,846 70
Nickels and cents.....	60 45	52 70	47 08	12 38
Checks, cash items and internal revenue ac- count.....	131 47	860 72	705 51	1,490 09
Totals.....	\$129,407 58	\$140,547 88	\$157,804 75	\$175,294 49
Liabilities.				
Capital stock paid in.....	\$19,521 21	\$23,130 00	\$24,000 00	\$24,000 00
Surplus fund.....				400 00
Undivided profits, less current expenses, interest and taxes paid.....	145 11	708 86	1,327 99	790 97
Dividends unpaid.....				6 00
Commercial deposits subject to check.....	51,191 56	46,115 74	42,008 52	42,590 52
Commercial certificates of deposit.....	57,634 83	67,799 74	85,859 49	99,451 14
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	914 87	2,793 54	4,608 75	8,055 86
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$129,407 58	\$140,547 88	\$157,804 75	\$175,294 49

No. 99.

PLYMOUTH UNITED SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

C. A. FISHER, *President*; T. V. QUACKENBUSH, *Vice President*; E. K. BENNETT, *Cashier*;
C. S. BUTTERFIELD, *Assistant Cashier*.DIRECTORS.—C. A. Fisher, J. B. Tillotson, George S. Van Sickle, T. V. Quackenbush,
E. K. Bennett, W. O. Allen, T. C. Sherwood, Wm. Livingstone, Hoyt Post, D. D. Allen,
E. C. Hough, E. N. Passage, O. A. Fraser, P. Van Voorhies.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$243,512 54	\$259,273 85	\$264,147 34	\$235,314 27
Bonds, mortgages and securities.....	135,398 90	135,513 90	136,083 90	137,080 00
Premiums paid on bonds.....				
Overdrafts.....	108 97		120 93	70 56
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	3,600 00	3,600 00	3,650 00	3,500 00
Other real estate.....	13,381 71	13,381 71	13,281 71	13,200 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	156 89	1,464 46	48 00	100 00
United States bonds.....				
Due from banks in reserve cities.....	45,920 19	43,231 98	34,616 33	39,847 88
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,270 00	6,627 00	9,785 00	8,668 00
Gold coin.....	6,711 00	7,871 00	7,156 00	8,398 50
Silver coin.....	2,618 65	2,084 10	2,069 45	2,639 50
Nickels and cents.....	38 17	31 40	41 08	16 47
Checks, cash items and internal revenue ac- count.....	2,939 11	370 72	278 96	419 01
Totals.....	\$470,156 13	\$478,950 12	\$476,778 70	\$454,754 19
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	11,000 00	11,000 00	11,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,225 51	3,811 06	2,542 60	2,700 49
Dividends unpaid.....	162 00	15 00		87 00
Commercial deposits subject to check.....	83,573 92	64,110 70	56,082 31	61,481 62
Commercial certificates of deposit.....	16,897 32	12,672 12	6,626 23	686 07
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	212,925 71	229,231 63	234,613 44	215,244 61
Savings certificates of deposit.....	69,371 67	83,109 61	80,914 12	87,554 40
Notes and bills rediscounted.....				
Bills payable.....			10,000 00	
Totals.....	\$470,156 13	\$478,950 12	\$476,778 70	\$454,754 19

No. 275.

AMERICAN SAVINGS BANK, PONTIAC.

Organized April 28, 1903.

H. S. CHAPMAN, *President*; ALBERT G. GRIGGS, *Vice President*; A. F. NEWBERRY, *Cashier*;
A. W. DICKINSON, *Assistant Cashier*.

DIRECTORS.—Fred Giddings, F. J. Poole, S. E. Green, Oliver Perry, E. H. Farmer, A. G. Griggs, G. W. Dickinson, H. S. Chapman, A. F. Newberry.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$61,927 24	\$78,708 18	\$98,644 93	\$119,350 13
Bonds, mortgages and securities.....	52,515 00	60,805 00	75,300 15	92,384 45
Premiums paid on bonds.....	100 00		100 00	100 00
Overdrafts.....	181 88	483 87	2,232 66	1,494 44
Banking house.....				
Furniture and fixtures.....	3,116 11	3,888 61	4,433 92	7,183 92
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,222 88	4,416 55	1,367 94	3,589 17
United States bonds.....				
Due from banks in reserve cities.....	9,591 39	22,253 94	40,786 89	25,059 73
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,855 00	5,292 00	10,724 00	4,453 00
Gold coin.....	475 00	765 00	1,440 00	2,450 00
Silver coin.....	445 58	490 00	200 00	695 90
Nickels and cents.....	47 00	51 53	181 31	149 04
Checks, cash items and internal revenue account.....	276 57	2,146 42	3,466 10	309 31
Totals.....	\$135,753 65	\$179,301 10	\$238,877 90	\$257,219 09
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	201 15	485 30	932 75	1,139 36
Dividends unpaid.....				
Commercial deposits subject to check.....	13,718 68	40,974 70	52,644 68	45,866 58
Commercial certificates of deposit.....	75 00			
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	27,753 24	34,573 35	54,541 31	69,141 64
Savings certificates of deposit.....	44,005 58	53,267 75	80,759 16	91,071 51
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$135,753 65	\$179,301 10	\$238,877 90	\$257,219 09

STATE BANKING DEPARTMENT.

No. 146.

FIRST COMMERCIAL BANK, PONTIAC.

Organized December 24, 1892.

A. PARKER, *President*; W. H. DAWSON, *Vice President*; C. E. WALDO, *Cashier*.

DIRECTORS.—Abram Parker, C. G. Freeman, C. M. Crofoot, John H. Patterson, W. H. Dawson, C. E. Waldo, F. G. Jacobs.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$831,871 64	\$850,149 75	\$760,528 89	\$773,717 46
Bonds, mortgages and securities.....	117,750 68	111,243 68	174,711 47	146,639 11
Premiums paid on bonds.....				
Overdrafts.....	7,320 11	1,886 82	1,928 56	2,099 11
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	3,999 00	3,999 00	3,999 00	3,600 00
Other real estate.....	9,676 16	9,676 16	9,676 16	9,726 16
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	7,613 16	3,762 81	1,050 75	1,531 03
United States bonds.....				
Due from banks in reserve cities.....	59,088 11	79,408 49	126,723 01	193,630 90
Exchanges for clearing house.....	2,000 00	2,500 00	3,000 00	986 46
U. S. and National bank currency.....	38,826 00	26,253 00	26,401 00	27 705 00
Gold coin.....	25,037 50	26,187 50	28,580 00	32,212 40
Silver coin.....	7,022 38	5,050 00	5,300 00	4,000 00
Nickels and cents.....	800 00	703 83	805 96	667 91
Checks, cash items and internal revenue account.....	421 04	1,391 91	772 51	1,209 62
Totals.....	\$1,118,425 78	\$1,129,212 95	\$1,150,477 31	\$1,204,725 16
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	16,000 00	16,000 00	16,000 00	18,000 00
Undivided profits, less current expenses, interest and taxes paid.....	14,855 14	20,158 21	21,481 34	20,808 67
Dividends unpaid.....	320 00	80 00		80 00
Commercial deposits subject to check.....	202,151 20	145,706 21	185,745 11	181,861 00
Commercial certificates of deposit.....	448,934 76	477,158 64	493,847 20	534 480 65
Due to banks and bankers.....			6,476 03	3,260 22
Certified checks.....	106 25	100 00	500 00	125 52
Cashier's checks outstanding.....				
Savings deposits.....	305,516 08	314,827 97	322,750 71	345,402 60
Savings certificates of deposit.....	5,542 35	5,181 92	3,676 92	706 50
Notes and bills rediscounted.....				
Bills payable.....	25,000 00	50,000 00		
Totals.....	\$1,118,425 78	\$1,129,212 95	\$1,150,477 31	\$1,204,725 16

No. 149.

OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

JOSHUA HILL, *President*; H. F. MESSINGER, *Vice President*; F. L. PERRY, *Cashier*;
G. F. PERRY, *Assistant Cashier*.

DIRECTORS.—Joshua Hill, H. F. Messinger, Chancey Brace, J. A. Graley, H. W. Green,
J. A. Jacokes, S. J. Patterson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$224,552 62	\$234,059 62	\$242,892 07	\$230,235 18
Bonds, mortgages and securities.....	204,816 43	211,413 43	214,837 01	220,758 66
Premiums paid on bonds.....				
Overdrafts.....	2,104 48	1,481 20	1,929 07	1,523 80
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....		250 00	250 00	350 00
Due from other banks and bankers (not reserve cities).....		225 00		
Items in transit.....	245 00		100 00	1,990 33
United States bonds.....				
Due from banks in reserve cities.....	43,324 93	44,285 47	39,269 01	45,599 13
Exchanges for clearing house.....	287 19	2,271 35	671 91	767 88
U. S. and National bank currency.....	15,646 00	10,627 00	17,097 00	11,941 00
Gold coin.....	8,597 50	7,297 50	9,535 00	8,327 50
Silver coin.....	2,510 85	1,433 00	3,610 95	2,813 95
Nickels and cents.....	247 77	116 27	87 80	29 86
Checks, cash items and internal revenue ac- count.....	1,793 28	403 09	227 79	327 31
Totals.....	\$507,126 05	\$516,862 93	\$533,507 61	\$527,664 40
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,500 00	6,500 00	6,500 00	6,750 00
Undivided profits, less current expenses, interest and taxes paid.....	303 55	1,299 02	354 33	619 71
Dividends unpaid.....	40 00			20 00
Commercial deposits subject to check.....	41,262 49	44,158 12	44,599 11	46,181 59
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	218,540 48	224,672 05	235,890 71	231,553 20
Savings certificates of deposit.....	190,479 53	190,233 14	196,163 46	192,539 90
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$507,126 05	\$516,862 93	\$533,507 61	\$527,664 40

STATE BANKING DEPARTMENT.

No. 211.

PONTIAC SAVINGS BANK, PONTIAC.

Organized November 1, 1898.

S. S. MATTHEWS, *President*; FRANK H. HALE, *Vice President*; CRAMER SMITH, *Cashier*.

DIRECTORS.—Frank H. Carroll, Elmer R. Webster, Salmon S. Matthews, S. J. Tomlinson, Cramer Smith, F. H. Hale.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$251,010 90	\$299,410 49	\$304,980 66	\$299,851 84
Bonds, mortgages and securities.....	230,944 84	240,692 06	293,064 43	251,196 32
Premiums paid on bonds.....				
Overdrafts.....	1,105 81	863 85	1,411 55	1,273 89
Banking house.....	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	5,300 00	5,300 00	5,300 00	5,300 00
Other real estate.....	553 61	553 61	553 61	553 61
Due from other banks and bankers (not reserve cities).....		12,001 97	1,148 33	140 82
Items in transit.....	7,705 46	6,342 87	1,567 60	4,330 98
United States bonds.....				
Due from banks in reserve cities.....	113,146 14	87,731 66	78,384 30	101,720 05
Exchanges for clearing house.....	534 67	693 07	1,112 78	908 66
U. S. and National bank currency.....	15,245 00	14,840 00	11,604 00	19,112 00
Gold coin.....	9,430 00	11,410 00	14,505 00	19,675 00
Silver coin.....	4,381 10	2,941 10	1,561 00	1,701 10
Nickels and cents.....	560 60	665 69	100 65	92 95
Checks, cash items and internal revenue ac- count.....	158 09	197 84	30 00	672 81
Totals.....	\$648,577 22	\$692,144 21	\$723,883 91	\$725,040 03
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,500 00	7,500 00	7,500 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,359 29	13,917 42	8,675 10	9,053 79
Dividends unpaid.....	90 00	30 00		30 00
Commercial deposits subject to check.....	96,034 57	131,830 65	168,621 89	123,942 02
Commercial certificates of deposit.....				3,522 88
Due to banks and bankers.....	70,970 91	63,278 53	35,552 97	39,832 28
Certified checks.....	53 51		500 00	3,784 05
Cashier's checks outstanding.....				
Savings deposits.....	203,171 23	208,850 04	217,904 01	223,837 68
Savings certificates of deposit.....	203,337 71	216,737 57	225,129 94	255,037 33
Notes and bills rediscounted.....				
Bills payable.....			10,000 00	
Totals.....	\$648,577 22	\$692,144 21	\$723,883 91	\$725,040 03

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

A. D. BENNETT, *President*; C. N. RUNNELS, *Cashier*; CHAS. D. BEARD, *Assistant Cashier*; S. W. MCFARLAND, *Auditor*.

DIRECTORS—John G. O'Neill, Charles A. Ward, J. A. Davidson, A. D. Bennett, Albert Dixon, W. F. Davidson, G. C. Miesel, C. N. Runnels.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$834,988 52	\$849,741 36	\$847,281 64	\$803,191 05
Bonds, mortgages and securities.....	357,205 86	380,648 68	378,233 68	466,713 85
Premiums paid on bonds.....				
Overdrafts.....	66 33	384 38	1,406 32	2,874 65
Banking house.....	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate.....	7,840 05	7,725 00	7,725 00	7,500 00
Due from other banks and bankers (not reserve cities).....	12,518 75	8,517 26	8,022 05	5,583 80
Items in transit.....	25,227 40	52,471 61	35,037 00	14,887 69
United States bonds.....				
Due from banks in reserve cities.....	292,785 14	201,574 01	81,544 57	191,812 20
Exchanges for clearing house.....	10,624 98	3,830 75	6,979 92	8,969 82
U. S. and National bank currency.....	64,140 00	44,927 00	41,160 00	22,790 00
Gold coin.....	17,675 00	22,173 00	20,050 00	27,120 00
Silver coin.....	7,086 00	7,129 75	7,770 00	7,072 00
Nickels and cents.....	734 10	812 00	938 95	964 93
Checks, cash items and internal revenue ac- count.....	1,464 65	374 91	447 30	479 57
Totals.....	\$1,670,356 78	\$1,618,309 71	\$1,474,656 43	\$1,597,959 56
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	71,774 94	71,370 46	71,176 98	72,102 17
Dividends unpaid.....	250 00			
Commercial deposits subject to check.....	664,933 83	579,553 73	487,070 26	585,178 78
Commercial certificates of deposit.....	76,327 85	80,726 36	77,504 40	70,391 87
Due to banks and bankers.....	20,377 98	34,522 23	20,989 02	37,930 22
Certified checks.....	141 05	20 00	3,003 70	2,112 86
Cashier's checks outstanding.....				
Savings deposits.....	711,521 13	727,116 93	689,912 07	705,243 66
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,670,356 78	\$1,618,309 71	\$1,474,656 43	\$1,597,959 56

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY MCMORRAN, *President*; JAMES H. WHITE, *Vice President*;
CHARLES F. HARRINGTON, *Cashier*.

DIRECTORS.—James H. White, *Nelson Mills, Henry McMorran, Charles F. Harrington, A. C. Gray.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$255,977 22	\$259,327 58	\$274,881 04	\$261,790 92
Bonds, mortgages and securities.....	61,914 17	58,209 17	59,116 17	58,611 17
Premiums paid on bonds.....				
Overdrafts.....	952 76	1,142 58	1,514 40	1,699 89
Banking house.....				
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....	9,727 44	9,744 87	9,774 34	9,774 34
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	563 71	750 00	1,985 34	300 00
United States bonds.....				
Due from banks in reserve cities.....	26,302 23	30,618 89	10,142 38	22,127 51
Exchanges for clearing house.....	1,326 98	1,341 76	2,253 45	4,009 51
U. S. and National bank currency.....	11,763 00	11,918 00	7,600 00	12,513 00
Gold coin.....	865 00	1,685 00	1,395 00	932 50
Silver coin.....	2,222 55	3,235 00	657 65	1,079 75
Nickels and cents.....	412 86	482 36	352 26	194 25
Checks, cash items and internal revenue ac- count.....	1,113 97	1,486 71	1,602 28	1,337 68
Totals.....	\$374,741 89	\$381,541 92	\$372,874 31	\$375,970 52
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	21,961 19	23,846 22	24,277 88	21,893 97
Dividends unpaid.....	1,036 00	108 00	100 00	200 00
Commercial deposits subject to check.....	42,274 18	47,941 83	39,956 61	53,222 79
Commercial certificates of deposit.....	21,201 50	22,688 95	23,921 26	19,896 08
Due to banks and bankers.....				
Certified checks.....	1,000 00	1,551 00	1,610 00	535 00
Cashier's checks outstanding.....		26		636 67
Savings deposits.....	167,269 02	165,405 66	163,008 56	159,586 01
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$374,741 89	\$381,541 92	\$372,874 31	\$375,970 52

*Deceased.

STATE BANKS OF MICHIGAN.

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No. 98.

ST. CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHARLES WELLMAN, *President*; E. G. SPALDING, *Vice President*; FRED T. MOORE, *Cashier*.
DIRECTORS.—S. Armstrong, E. G. Spalding, F. T. Moore, Charles Wellman, Stephen Moore,
Lincoln Avery, Mortimer Willson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$581,730 76	\$621,044 62	\$634,408 20	\$616,654 61
Bonds, mortgages and securities.....	237,407 76	231,318 38	239,789 75	198,182 07
Premiums paid on bonds.....				
Overdrafts.....	2,591 96	1,973 04	2,160 06	3,803 67
Banking house.....	16,500 00	16,500 00	16,500 00	16,500 00
Furniture and fixtures.....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate.....	9,000 00	9,000 00	9,000 00	8,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	21,708 66	23,476 24	19,022 16	10,524 56
United States bonds.....				
Due from banks in reserve cities.....	97,804 87	114,037 75	92,709 26	108,632 78
Exchanges for clearing house.....	2,010 11	5,515 82	8,506 19	4,789 02
U. S. and National bank currency.....	31,005 00	22,890 00	20,593 00	18,116 00
Gold coin.....	7,510 00	5,635 00	22,825 00	16,355 00
Silver coin.....	2,551 50	2,087 50	3,334 75	1,828 45
Nickels and cents.....	670 21	561 50	520 91	413 12
Checks, cash items and internal revenue ac- count.....	3,508 57	3,260 41	3,285 41	5,793 48
Totals.....	\$1,017,999 40	\$1,061,500 26	\$1,076,744 69	\$1,013,592 76
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	20 551 75	24,341 34	25,808 92	25,273 14
Dividends unpaid.....			1,002 00	
Commercial deposits subject to check.....	330,348 21	380,748 92	429,230 30	365,189 17
Commercial certificates of deposit.....	67,937 16	63,407 62	55,232 56	44,143 63
Due to banks and bankers.....				
Certified checks.....	306 10	20 00	265 00	49 00
Cashier's checks outstanding.....	2,000 00	900 00		250 00
Savings deposits.....	496,856 18	492,082 38	465,205 91	448,687 82
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,017,999 40	\$1,061,500 26	\$1,076,744 69	\$1,013,592 76

STATE BANKING DEPARTMENT.

No. 217.

QUINCY STATE BANK, QUINCY.

Organized August 1, 1899.

F. A. ROETHLISBERGER, *President*; N. H. ANDRUS, *Vice President*; M. S. SEGR, *Cashier*;
 PURL POWER, *Assistant Cashier*.

DIRECTORS.—F. A. Roethlisberger, M. S. Segur, S. M. Goldden, Harvey Chase, N. H. Andrus.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$81,628 34	\$81,304 16	\$75,023 46	\$81,488 29
Bonds, mortgages and securities.....	22,263 52	21,215 02	21,215 02	21,905 02
Premiums paid on bonds.....				
Overdrafts.....	282 49	396 21	486 91	318 00
Banking house.....				
Furniture and fixtures.....	1,261 00	1,261 00	1,261 00	1,261 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,961 99	4,389 61	3,035 83	833 82
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	11,814 32	4,617 92	20,149 52	9,731 49
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,076 00	5,876 00	7,564 00	4,661 00
Gold coin.....	3,025 00	3,065 00	3,005 00	3,205 00
Silver coin.....	1,310 10	1,277 60	1,583 25	882 90
Nickels and cents.....	71 17	36 88	25 22	27 56
Checks, cash items and internal revenue ac- count.....	236 60	210 33	25 25	2,108 16
Totals.....	\$130,930 62	\$123,639 73	\$133,374 46	\$126,422 24
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	2,400 00	2,400 00	2,400 00	2,800 00
Undivided profits, less current expenses, interest and taxes paid.....	1,677 73	2,249 46	3,123 99	2,262 54
Dividends unpaid.....	81 07	6 07	6 00	9 00
Commercial deposits subject to check.....	26,671 81	16,343 95	25,661 16	18,949 05
Commercial certificates of deposit.....	60,100 01	62,640 25	62,178 31	62,401 65
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$130,930 62	\$123,639 73	\$133,374 46	\$126,422 24

STATE BANKS OF MICHIGAN.

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No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President*; J. W. CHAPMAN, *Vice President*; GEORGE E. TERPENING, *Cashier*.

DIRECTORS.—Adelbert R. Chapman, Henry F. Doty, J. W. Chapman, F. M. Stewart, Eugene K. Meader.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$98,157 30	\$103,417 41	\$105,195 42	\$110,729 76
Bonds, mortgages and securities.....	44,286 60	44,763 00	42,663 00	41,258 00
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....	1,025 00	1,025 00	1,025 00	1,205 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	1,336 15	73 98	478 34	273 63
Items in transit.....	2,071 45	5,582 73	7,720 36	5,676 08
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	45,530 81	28,536 97	36,610 82	29,176 68
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,357 00	4,322 00	7,658 00	5,972 00
Gold coin.....	3,980 00	4,420 00	5,320 00	6,250 00
Silver coin.....	532 00	880 00	973 00	768 00
Nickels and cents.....	50 22	44 08	50 29	50 77
Checks, cash items and internal revenue ac- count.....	4,896 72	9,877 83	2,789 33	2,309 06
Totals.....	\$213,223 25	\$206,243 00	\$213,483 56	\$206,668 98
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,855 77	7,470 67	8,775 86	9,781 79
Dividends unpaid.....				
Commercial deposits subject to check.....	25,021 06	27,538 07	26,534 51	22,668 42
Commercial certificates of deposit.....	149,346 42	140,234 26	147,173 19	143,218 77
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$213,223 25	\$206,243 00	\$213,483 56	\$206,668 98

No. 206.

MACOMB COUNTY SAVINGS BANK, RICHMOND [LENOX P. O.]

Organized September 1, 1898.

JAMES E. WETER, *President*; ANDRE SIMMONS, FRANK W. FENNER, *Vice Presidents*;
FRANK J. HIRT, *Cashier*.

DIRECTORS.—Paul J. Ullrich, James E. Weter, Andre Simmons, A. Martin Keeler, George A. Bailey, Frank W. Fenner, Charles Lindke, Oscar C. Lungerhausen, D. L. Rapelje.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$103,547 55	\$96,703 13	\$95,365 49	\$105,679 20
Bonds, mortgages and securities.....	108,840 99	109,761 64	117,562 94	119,115 64
Premiums paid on bonds.....				
Overdrafts.....	2,233 49	35 01	55 18	174 34
Banking house.....				
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	272 73	995 94	3,362 70	2,847 53
Items in transit.....	2,590 00			
United States bonds.....				
Due from banks in reserve cities.....	19,516 55	23,783 61	25,284 27	19,170 36
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,766 00	6,594 00	3,737 00	8,123 00
Gold coin.....	6,085 00	6,250 00	6,690 00	7,435 00
Silver coin.....	379 70	134 70	1,773 55	438 80
Nickels and cents.....	113 78	86 09	72 40	64 56
Checks, cash items and internal revenue ac- count.....	1,099 68	278 47	609 22	269 25
Totals.....	\$250,645 47	\$245,822 64	\$255,712 75	\$264,317 68
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,975 17	6,368 26	6,421 36	6,798 55
Dividends unpaid.....				
Commercial deposits subject to check.....	10,095 71	9,439 91	15,022 83	22,087 60
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	143,716 73	140,091 23	151,507 22	157,753 50
Savings certificates of deposit.....	61,857 86	59,923 24	52,761 34	47,673 03
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$250,645 47	\$245,822 64	\$255,712 75	\$264,317 68

No. 224.

THE ROCHESTER SAVINGS BANK, ROCHESTER.

Organized October 18, 1900.

E. R. MATHEWS, *President*; MARVIL I. BRABB, *Vice President*; H. J. TAYLOR, *Cashier*; H. A. CASE, *Assistant Cashier*.

DIRECTORS.—E. R. Mathews, Harry J. Taylor, John A. Brewer, Marvil I. Brabb, L. E. Redell, Lewis C. Axford, E. C. Crout.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$92,836 97	\$103,907 68	\$95,073 50	\$104,418 07
Bonds, mortgages and securities.....	52,708 11	51,435 61	57,214 64	57,230 64
Premiums paid on bonds.....				
Overdrafts.....	822 31	1,173 54	189 96	210 05
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	15,937 02	4,938 44	5,622 95	4,546 29
Items in transit.....		3,197 48	2,264 68	550 00
United States bonds.....				
Due from banks in reserve cities.....	24,918 51	17,939 20	20,448 56	14,620 39
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,244 00	4,728 00	6,731 00	4,470 00
Gold coin.....	1,200 00	1,065 00	1,160 00	1,285 00
Silver coin.....	1,670 00	471 15	190 45	451 90
Nickels and cents.....	124 38	62 41	117 46	44 80
Checks, cash items and internal revenue account.....	191 83	123 23	301 90	50 62
Totals.....	\$193,653 13	\$189,071 74	\$189,915 10	\$187,878 36
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,250 00	1,250 00	1,250 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	2,205 20	2,482 76	2,663 50	2,393 67
Dividends unpaid.....				
Commercial deposits subject to check.....	31,425 06	23,771 16	23,320 92	21,882 62
Commercial certificates of deposit.....	5,315 96	5,349 96	5,240 96	298 96
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	56,439 30	56,977 57	58,603 72	63,350 35
Savings certificates of deposit.....	72,017 61	71,240 29	70,836 00	73,452 76
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$193,653 13	\$189,071 74	\$189,915 10	\$187,878 36

STATE BANKING DEPARTMENT.

No. 194.

ROMEO SAVINGS BANK, ROMEO.

Organized April 30, 1897.

MARVIL I. BRABB, *President*; ENOS R. MATHEWS, *Vice President*; LEVANT E. BEDELL, *Cashier*;
 HENRY S. EVANS, *Assistant Cashier*; DWIGHT N. LOWELL, *Attorney*.
 DIRECTORS.—Marvil I. Brabb, Enos R. Mathews, Edward C. Newbury, Henry S. Evans,
 Levant E. Bedell, Dwight N. Lowell, Moses A. Giddings.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$203,063 35	\$175,619 94	\$184,846 95	\$187,922 29
Bonds, mortgages and securities.....	244,702 59	236,623 09	229,711 84	228,453 00
Premiums paid on bonds.....				
Overdrafts.....	39 35	438 55	2,203 42	362 25
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....				
Other real estate.....	8,989 07	9,011 47	3,847 32	3,889 93
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2,583 89	2,351 02	1,310 50	5,168 68
United States bonds.....				
Due from banks in reserve cities.....	65,037 45	52,790 66	31 177 54	57,625 62
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,880 00	7,913 00	10,954 00	11,939 00
Gold coin.....	7,625 00	7,393 50	4,063 00	3,505 00
Silver coin.....	2,870 20	687 00	2,109 40	1,901 60
Nickels and cents.....	224 88	351 75	164 94	150 75
Checks, cash items and internal revenue account.....	4,888 97	8,933 50	2,785 36	893 33
Totals.....	\$555,924 75	\$507,113 48	\$478,174 27	\$506,811 45
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	11,160 38	12,506 59	9,976 53	11,703 81
Dividends unpaid.....	25 00			
Commercial deposits subject to check.....	39,765 35	29,705 46	23,289 51	45,779 19
Commercial certificates of deposit.....	5,691 97	7,491 22	6,609 04	1,703 04
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....	661 99	661 99	661 99	661 99
Savings deposits.....	405,339 69	365,844 04	345,099 80	358,236 74
Savings certificates of deposit.....	32,780 37	30,814 18	31,877 40	28,720 68
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$555,924 75	\$507,113 48	\$478,174 27	\$506,811 45

STATE BANKS OF MICHIGAN.

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No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

BENTON HANCHETT, *President*; D. W. BRIGGS, *Vice President*; A. W. FIELD, *Cashier*;
T. W. STALKER, S. S. ROBY, *Assistant Cashiers*.

DIRECTORS.—Benton Hanchett, D. W. Briggs, Gilbert M. Stark, Ammi W. Wright, A. P. Bliss, A. P. Brewer, Wm. Schuette, Ralph Loveland; F. G. Palmerton, Thomas Jackson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,830,465 65	\$1,862,438 08	\$1,722,893 00	\$1,784,778 48
Bonds, mortgages and securities.....	238,474 50	189,250 00	188,920 00	164,079 25
Premiums paid on bonds.....		2,755 12		
Overdrafts.....	1,817 22	2,203 14	120 05	410 88
Banking house.....	29,900 00	29,900 00	29,900 00	29,000 00
Furniture and fixtures.....	6,100 00	6,100 00	6,100 00	6,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				314 41
Items in transit.....	2,295 72	4,851 25		1,522 65
United States bonds.....				
Due from banks in reserve cities.....	253,594 27	192,340 17	222 081 80	220,280 62
Exchanges for clearing house.....	10,586 53	3,454 95	15,551 40	10,452 35
U. S. and National bank currency.....	101,144 00	77,072 00	85,828 00	73,357 00
Gold coin.....	58,757 50	50,637 50	51,977 50	54,067 50
Silver coin.....	15,362 60	11,502 70	16,225 90	12,402 06
Nickels and cents.....	433 43	908 17	643 22	806 11
Checks, cash items and internal revenue ac- count.....	264 60	7,227 50	133 44	718 27
Totals.....	\$2,549,226 02	\$2,440,640 58	\$2,340,374 31	\$2,358,189 88
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less current expenses, interest and taxes paid.....	32,151 58	37,674 98	48,887 22	45,478 18
Dividends unpaid.....	575 00			
Commercial deposits subject to check.....	1,196,443 79	1,223,099 68	1,206,489 01	1,246,140 13
Commercial certificates of deposit.....	759,457 15	628,163 84	590,086 52	571,561 26
Due to banks and bankers.....	210,398 50	200,477 08	144,640 56	144,910 31
Certified checks.....	200 00	1,225 00	271 00	100 00
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$2,549,226 02	\$2,440,640 58	\$2,340,374 31	\$2,358,189 88

No. 38.

PEOPLE'S SAVINGS BANK OF SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; GUDON CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*.

DIRECTORS.—G. Corning, John J. Rupp, Jacob Schwartz, William B. Baum, J. F. Boynton, L. P. Mason, H. T. Wickes, R. H. Roys, F. P. Brewer.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$407,035 51	\$404,382 87	\$336,030 16	\$384,980 00
Bonds, mortgages and securities.....	179,468 34	185,169 99	213,154 51	228,097 18
Premiums paid on bonds.....	550 66	763 19	763 19	1,108 90
Overdrafts.....	1,034 65	1,308 17	424 88	229 75
Banking house.....				
Furniture and fixtures.....	4,789 68	4,789 68	4,789 68	4,789 68
Other real estate.....	6,280 59	5,280 59	3,201 34	3,201 34
Due from other banks and bankers (not reserve cities).....	13,584 74	13,584 74	16,283 90	16,283 90
Items in transit.....	532 10	1,401 58	659 93	553 30
United States bonds.....				
Due from banks in reserve cities.....	126,503 11	100,538 91	122,736 92	111,939 25
Exchanges for clearing house.....	2,137 63	1,494 98	1,938 09	4,612 39
U. S. and National bank currency.....	24,444 00	26,246 25	24,491 00	29,577 00
Gold coin.....	16,219 85	16,409 60	15,466 85	15,618 00
Silver coin.....	2,130 00	1,617 30	2,520 70	1,114 00
Nickels and cents.....	198 22	204 59	186 64	653 80
Checks, cash items and internal revenue ac- count.....	107 91	208 19	326 30	285 65
Totals.....	\$785,106 99	\$763,400 63	\$808,973 09	\$803,044 23
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,662 22	8,420 67	12,438 16	8,450 03
Dividends unpaid.....	30 35			
Commercial deposits subject to check.....	175,327 75	146,136 41	175,401 23	173,716 08
Commercial certificates of deposit.....	55,314 35	54,795 59	53,278 85	54,029 10
Due to banks and bankers.....			1,949 29	3,305 99
Certified checks.....			150 00	201 00
Treasurer's checks outstanding.....	1,157 85	9,948 22	158 55	160 60
Savings deposits.....	458,614 47	454,099 74	475,537 01	473,181 48
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$785,106 99	\$763,400 63	\$808,973 09	\$803,044 23

STATE BANKS OF MICHIGAN.

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No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON P. BLISS, *President*; LORENZO T. DURAND, *Vice President*; CHARLES A. KHUEN, *Secretary and Treasurer*.

DIRECTORS.—Lorenzo T. Durand, Charles E. Brenner, Aaron P. Bliss, Charles A. Khuen, Aaron T. Bliss, John L. Jackson, Ezra G. Rust, Helon B. Allen, Anton W. Achard.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$273,154 12	\$281,239 86	\$278,091 17	\$286,001 51
Bonds, mortgages and securities.....	394,740 48	394,004 08	403,641 30	409,897 7
Premiums paid on bonds.....	1,823 50	1,700 00	1,650 00	1,000 00
Overdrafts.....			1,155 67	
Banking house.....				
Furniture and fixtures.....	800 00	1,000 00	1,000 00	1,000 00
Other real estate.....	1,592 92	1,550 01	1,494 51	
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Dues from banks in reserve cities.....	74,072 62	76,348 18	61 376 36	106,488 60
Exchanges for clearing house.....		247 73		1,011 08
U. S. and National bank currency.....	21,335 00	18,734 00	20,541 00	14,589 00
Gold coin.....	11,805 00	11,750 00	12,350 00	12,105 00
Silver coin.....	681 75	1,274 70	482 00	2,503 75
Nickels and cents.....	111 03	181 50	84 91	182 12
Checks, cash items and internal revenue account.....	52 36	24 66	11 03	11 29
Totals.....	\$780,169 84	\$788,114 72	\$782,477 95	\$835,390 08
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid.....	7,813 61	14,734 74	20,547 70	15,906 89
Dividends unpaid.....	626 67			
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	644,544 19	647,893 62	638,541 03	697,686 51
Savings certificates of deposit.....	27,184 37	25,486 36	23,389 22	21,816 68
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$780,168 84	\$788,114 72	\$782,477 95	\$835,390 08

No. 44.

SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized February 7, 1872.

H. C. POTTER, *President*; W. J. BARTOW, *Vice President*; OTTO SCHUPP, *Second Vice President*; A. SCHUPP, *Treasurer*; CHARLES M. COPLIN, *Assistant Treasurer*.

DIRECTORS.—Henry C. Potter, Augustus Schupp, James B. Peter, H. C. Potter, Jr., Gilbert M. Stark, Wm. J. Bartow, W. F. Potter, Charles M. Coplin, Farnham Lyon, Otto Schupp.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$460,306 48	\$467,156 51	\$508,111 47	\$477,155 23
Bonds, mortgages and securities.....	1,953,444 47	1,969,305 63	1,996 220 83	2,003,346 19
Premiums paid on bonds.....	19,717 70	20,698 95	20,698 95	20,698 95
Overdrafts.....	66 69	129 04	75 49	395 61
Banking house.....	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures.....	12,000 00	12 000 00	12,000 00	12,000 00
Other real estate.....	1,936 57	1,906 26	1,814 02	1,751 73
Due from other banks and bankers (not reserve cities).....	19,192 04	20,572 89	7,101 99	8,985 07
Items in transit.....	3,714 15	5,463 70	1,575 71	.....
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	319,869 22	332,129 99	254,600 93	283,347 70
Exchanges for clearing house.....	912 96	138 63	1,963 42	4,034 69
U. S. and National bank currency.....	58,032 00	58,862 00	68,341 00	73,742 00
Gold coin.....	71,287 50	70,290 00	70,348 75	71,390 00
Silver coin.....	8,033 00	7,026 30	9,508 60	7,025 20
Nickels and cents.....	403 69	415 89	518 80	651 29
Checks, cash items and internal revenue account.....	38 78	856 60	506 78	604 58
Totals.....	\$2,978,955 25	\$3,036,952 65	\$3,003,386 74	\$3,015,127 24
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid.....	20,825 37	30,008 04	34,720 72	42,711 36
Dividends unpaid.....	100 00	.....	.....	.....
Commercial deposits subject to check.....	176,950 63	180,877 75	144,178 90	153,099 70
Commercial certificates of deposit.....	118,772 45	136,380 63	156,553 01	136,083 38
Due to banks and bankers.....	.....	.....	.....	.....
Certified checks.....	.....	875 00	125 00	.....
Cashier's checks outstanding.....	500 00	1,500 00	2,375 00	3,750 00
Savings deposits.....	2,452,806 80	2,487,311 23	2,465,434 11	2,479,482 80
Savings certificates of deposit.....	.....	.....	.....	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Totals.....	\$2,978,955 25	\$3,036,952 65	\$3,003,386 74	\$3,015,127 24

No. 29.

COMMERCIAL AND SAVINGS BANK, SAINT CLAIR.

Organized October 16, 1886.

CHARLES C. JENKS, *President*; FRANKLIN MOORE, *Vice President*; RUSS S. JENKS, *Cashier*; GEORGE E. WOLVIN, *Assistant Cashier*.

DIRECTORS.—Edward C. Recor, Wm. L. Jenks, John H. Jenks, Franklin Moore, Charles Beyschlag, Charles C. Jenks, J. George Zink.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$214,118 75	\$209,566 26	\$193,935 63	\$175,879 63
Bonds, mortgages and securities.....	71,442 27	71,537 27	67,582 27	77,949 80
Premiums paid on bonds.....				
Overdrafts.....	252 60	9 96	196 70	42 50
Banking house.....	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures.....				
Other real estate.....			4,000 00	4,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	32,545 86	31,476 66	27,800 72	32,902 63
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,185 00	3,675 00	4,535 00	5,862 00
Gold coin.....	6,062 80	5,232 50	5,797 50	6,943 80
Silver coin.....	1,885 65	776 15	533 00	402 00
Nickels and cents.....	95 10	191 36	191 50	140 02
Checks, cash items and internal revenue account.....	558 98	326 05	280 08	333 02
Totals.....	\$337,647 01	\$326,291 21	\$308,352 40	\$307,955 40
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	9,924 57	11,339 61	11,342 21	11 730 92
Dividends unpaid.....	50 00			50 00
Commercial deposits subject to check.....	65,672 21	48,187 83	53,164 45	50,721 92
Commercial certificates of deposit.....	1,183 28	2,057 09	928 51	1,733 51
Due to banks and bankers.....				
Certified checks.....			89 23	
Cashier's checks outstanding.....				
Savings deposits.....	153,225 72	146,383 88	137,325 03	145,915 75
Savings certificates of deposit.....	42,591 23	39,822 80	37 002 97	37 803 30
Notes and bills rediscounted.....				
Bills payable.....	5,000 00	18,500 00	8,500 00	
Totals.....	\$337,647 01	\$326,291 21	\$308,352 40	\$307,955 40

STATE BANKING DEPARTMENT.

No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*; R. C. DEXTER, *Secretary and Treasurer*.

DIRECTORS.—Albert J. Baldwin, Cooley E. Ball, Warner Bunday, P. E. Walsworth, Galusha Pennell, Coleman C. Vaughan, John C. Hicks, Olney P. De Witt, F. A. Percey.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$22,441 87	\$23,757 37	\$23,268 03	\$23,081 53
Bonds, mortgages and securities.....	354,267 24	356,972 24	347,416 64	343,579 27
Premiums paid on bonds.....	5,500 00	5,500 00	5,500 00	4,500 00
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate Due from other banks and bankers (not reserve cities).....	12,956 13	11,816 67	7,392 41	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	43,279 01	53,369 01	53,369 01	64,923 21
Exchanges for clearing house.....				
U. S. and National bank currency.....	11,054 00	13,096 00	11,670 00	9,094 00
Gold coin.....	10,500 00	10,500 00	10,500 00	10,500 00
Silver coin.....	1,469 38	1,461 03	1,460 80	1,452 98
Nickels and cents.....	1 63	81	2 85	2 31
Checks, cash items and internal revenue ac- count.....	179 80	88 00		147 50
Totals.....	\$461,649 06	\$476,560 13	\$465,579 74	\$462,280 80
Liabilities.				
Capital stock paid in.....	\$28,000 00	\$28,000 00	\$28,000 00	\$28,000 00
Surplus fund.....	5,600 00	5,600 00	5,600 00	5,600 00
Undivided profits, less current expenses, interest and taxes paid.....	2,792 79	7,023 71	5,094 52	4,285 03
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	332,206 79	394,584 64	383,039 22	383,183 66
Savings certificates of deposit.....	43,049 48	41,351 78	43,846 00	41,212 12
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$461,649 06	\$476,560 13	\$465,579 74	\$462,280 80

STATE BANKS OF MICHIGAN.

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No. 45.

STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

O. W. MUNGER, *President*; J. H. CORBIT, *Vice President*; JOHN W. FITZGERALD, *Cashier*.

DIRECTORS.—John H. Corbit, O. W. Munger, Jesse Sullivan, J. W. Fitzgerald, G. E. Corbin, Otis Fuller, Geo. W. Emmons, C. T. Babcock.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$175,423 07	\$193,295 94	\$209,904 15	\$227,812 73
Bonds, mortgages and securities.....	156,230 58	153,887 23	157,198 95	151,307 92
Premiums paid on bonds.....				
Overdrafts.....	921 80	359 06	1,633 49	1,347 77
Banking house.....	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....	3,996 64	3,296 64	3,296 64	3,146 64
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	1,788 85	2,221 50	695 15	1,455 00
United States bonds.....				
Due from banks in reserve cities.....	79,282 66	62,659 85	47,115 79	48,106 15
Exchanges for clearing house.....	396 65	112 47	421 37	
U. S. and National bank currency.....	10,357 00	17,221 00	13,550 00	15,661 00
Gold coin.....	6,065 00	6,010 00	6,000 00	6,110 00
Silver coin.....	2,370 00	2,661 00	1,890 00	1,714 00
Nickels and cents.....	130 54	219 70	83 80	119 96
Checks, cash items and internal revenue ac- count.....				329 77
Totals.....	\$447,962 79	\$452,944 49	\$452,789 34	\$468,110 94
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	9,500 00
Undivided profits, less current expenses, interest and taxes paid.....	4,512 39	6,898 15	7,827 80	5,337 50
Dividends unpaid.....				
Commercial deposits subject to check.....	90,118 30	80,233 61	75,338 48	80,212 78
Commercial certificates of deposit.....	164,043 01	164,222 63	175,662 31	
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	130,289 09	142,500 10	134,960 75	154,810 12
Savings certificates of deposit.....				168,250 54
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$447,962 79	\$452,944 49	\$452,789 34	\$468,110 94

STATE BANKING DEPARTMENT.

No. 31.

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JOHN WALLACE, *Vice President*; O. O. JORDAN, *Cashier*;
C. B. WINSLOW, *Assistant Cashier*.

DIRECTORS.—A. W. Wells, John Wallace, James Forbes, O. O. Jordan, John H. Graham,
M. A. Ransom.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$197,123 92	\$197,203 53	\$204,083 34	\$159,549 72
Bonds, mortgages and securities.....	60,000 00	60,600 00	60,115 00	59,565 00
Premiums paid on bonds.....				
Overdrafts.....	826 11	1,306 80	613 13	263 51
Banking house.....	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures.....	2,784 36	2,284 36	2,284 71	2,284 71
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	7,763 28	2,155 03	4,941 36	4 038 32
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	139,194 27	101,969 13	75,783 63	190,517 64
Exchanges for clearing house.....	708 19	830 75	901 94	3,869 35
U. S. and National bank currency.....	23,643 00	22,737 00	23,843 00	30,451 00
Gold coin.....	5,045 00	5,015 00	5,050 00	5,125 00
Silver coin.....	1,634 75	1,259 30	2,499 00	7,538 95
Nickels and cents.....	401 35	216 34	353 43	368 55
Checks, cash items and internal revenue ac- count.....	389 44	57 70	4,459 65	54 70
Totals.....	\$443,943 67	\$400,084 94	\$389,383 19	\$468,076 45
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	8,924 83	2,162 29	4 498 91	1,592 16
Dividends unpaid.....				
Commercial deposits subject to check.....	347,093 89	307,095 62	298,574 15	379,106 28
Commercial certificates of deposit.....	27,190 63	25,568 30	21,009 94	25,559 90
Due to banks and bankers.....				
Certified checks.....	100 00	5,142 99	5,142 99	100 00
Cashier's checks outstanding.....	634 32	115 65	157 20	1,718 11
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$443,943 67	\$400,084 94	\$389,383 19	\$468,076 45

No. 42.

COMMERCIAL SAVINGS BANK OF SAINT LOUIS, SAINT LOUIS.

Organized December 2, 1889.

LEMUUEL SAVIERS, *President*; JAMES O. HILTON, *Vice President*; FRED H. BERNARD, *Cashier*.

DIRECTORS.—J. O. Hilton, A. S. McIntyre, Nathaniel White, Parker Merrill, Lemuel Saviers, J. W. Bernard, C. C. Barton.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$111,533 96	\$104,463 50	\$116,521 83	\$116,681 33
Bonds, mortgages and securities.....	63,947 08	66,457 08	69,861 25	68,323 17
Premiums paid on bonds.....	175 00	175 00	175 00	175 00
Overdrafts.....	733 38	368 34	389 37	196 82
Banking house.....				
Furniture and fixtures.....	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	304 56			
Items in transit.....		244 93	534 51	197 86
United States bonds.....				
Due from banks in reserve cities.....	57,242 94	56,023 64	42,083 16	51,195 77
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,367 00	7,406 00	9,042 00	10,479 00
Gold coin.....	2,455 00	1,295 00	1,900 00	2,695 00
Silver coin.....	2,000 70	2,244 00	2,005 50	2,545 00
Nickels and cents.....	96 11	134 82	101 28	202 94
Checks, cash items and internal revenue account.....	687 44	29 81	1,838 42	58 36
Totals.....	\$246,420 29	\$240,719 24	\$246,929 44	\$254,627 37
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 06
Surplus fund.....	4,100 00	4,100 00	4,100 00	4,100 00
Undivided profits, less current expenses, interest and taxes paid.....	896 76	2,533 20	2,944 53	3,973 17
Dividends unpaid.....				
Commercial deposits subject to check.....	51,811 88	41,325 88	33,885 70	31,885 60
Commercial certificates of deposit.....	5 00	5 00	5 00	5 00
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	40,480 67	43,174 63	47,736 40	48,390 76
Savings certificates of deposit.....	124,145 98	124,580 53	133,257 81	143,272 84
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$246,420 29	\$240,719 24	\$246,929 44	\$254,627 37

STATE BANKING DEPARTMENT.

No. 197.

GRATIOT COUNTY STATE BANK, SAINT LOUIS.

Organized July 1, 1897.

A. B. DARRAGH, *President*; JOHN FRAZER, *Vice President*; B. A. CHURCH, *Cashier*;
F. M. THEDGAR, *Assistant Cashier*.

DIRECTORS.—A. B. Darragh, W. O. Watson, John Frazer, H. J. Tuger, D. E. Harrison.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$118,291 27	\$111,148 61	\$105,059 17	\$92,173 77
Bonds, mortgages and securities.....	35,640 98	33,302 84	31,490 86	13,094 00
Premiums paid on bonds.....				
Overdrafts.....	141 50	847 85	125 91	20 64
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	456 00	135 00	120 00	
Current expenses and interest paid.....	1,261 01			
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	213 79	722 40	354 25	1,314 43
United States bonds.....				
Due from banks in reserve cities.....	23,247 12	11,181 34	14,359 12	8,358 34
Exchanges for clearing house.....				
U. S. and National bank currency.....	14,909 00	7,437 00	5,118 00	7,676 00
Gold coin.....	2,035 00	2,965 00	3,370 00	1,860 00
Silver coin.....	2,466 00	2,227 30	1,911 00	1,613 00
Nickels and cents.....	121 01	166 61	237 03	247 55
Checks, cash items and internal revenue ac- count.....	144 00	77 59	26 24	25 66
Totals.....	\$199,986 68	\$171,211 54	\$163,171 58	\$127,983 39
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	909 35	634 06	1,273 48	934 27
Dividends unpaid.....				
Commercial deposits subject to check.....	46,865 61	27,886 59	30,587 96	26,657 15
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	15,944 43	15,019 68	12,786 04	12,149 61
Savings certificates of deposit.....	91,767 29	82,171 21	73 024 10	59,742 36
Notes and bills rediscounted.....				
Bills payable.....	16,000 00	17,000 00	17,000 00	
Totals.....	\$199,986 68	\$171,211 54	\$163,171 58	\$127,983 39

No. 265.

THE CITIZENS' BANK OF SALINE, SALINE.

Organized October 27, 1902.

W. H. DAVENPORT, *President*; G. L. HOYT, *Vice President*; B. P. DAVENPORT, *Cashier*.
 DIRECTORS.—W. H. Davenport, B. P. Davenport, E. A. Hauser, G. L. Hoyt, J. W. Hull,
 G. C. Townsend, John Gordon.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$94,126 17	\$125,289 88	\$127,974 56	\$132,218 44
Bonds, mortgages and securities.....	81,110 00	80,160 00	79,910 00	87,879 00
Premiums paid on bonds.....				
Overdrafts.....	108 98	81	7 05	24
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	48,773 32	41,575 68	49,813 55	50,102 33
Exchanges for clearing house.....				
U. S. and National Bank Currency.....	8,845 00	8,950 00	8,228 00	7,121 00
Gold coin.....	4,440 00	4,580 00	4,920 00	5,435 00
Silver coin.....	840 55	973 15	651 10	959 50
Nickels and cents.....	49 20	43 50	34 17	62 65
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$240,293 22	\$263,573 02	\$273,538 43	\$285,778 16
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	500 00	500 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,972 81	4,747 17	6,285 45	6,483 96
Dividends unpaid.....	30 00			3 00
Commercial deposits subject to check.....	84,535 34	100,949 56	92,508 37	94,716 16
Commercial certificates of deposit.....				
Due to banks and bankers.....				95 60
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	127,255 07	132,376 29	140,154 61	158,479 44
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$240,293 22	\$263,573 02	\$273,538 43	\$285,778 16

STATE BANKING DEPARTMENT.

No. 231.

STATE BANK OF SANILAC CENTRE, SANILAC CENTRE.

Organized May 23, 1901.

A. E. SLEEPER, *President*; JAMES MCCAREN, *Vice President*; A. R. SCHELL, *Cashier*;
O. A. MUNN, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, A. R. Schell, John P. Niggeman, Jr., Lincoln Avery, James McCaren.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$45,700 18	\$49,835 79	\$49,914 76	\$57,267 93
Bonds, mortgages and securities.....	8,622 02	7,659 02	8,400 32	8,129 82
Premiums paid on bonds.....				
Overdrafts.....	312 87	600 58	347 78	16 90
Banking house.....	2,000 00	2,000 00	2,000 00	3,000 00
Furniture and fixtures.....	1,265 50	1,265 50	1,265 50	1,615 50
Other real estate.....	1,000 00	1,000 00	1,000 00	973 04
Due from other banks and bankers (not reserve cities).....	600 51	190 07	365 79	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	18,821 50	11,451 73	16,911 76	8,624 74
Exchanges for clearing house.....		1,240 78		
U. S. and National bank currency.....	7,308 00	3,218 00	3,181 00	3,485 00
Gold coin.....	480 00	700 00	2,880 00	3,425 00
Silver coin.....	87 92	80 00	316 25	46 35
Nickels and cents.....	2 68	1 51	2 65	2 76
Checks, cash items and internal revenue account.....	529 10		185 63	269 73
Totals.....	\$86,730 28	\$79,242 98	\$86,771 44	\$86,856 77
Liabilities				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid.....	977 06	1,263 55	1,817 12	647 60
Dividends unpaid.....				
Commercial deposits subject to check.....	23,060 35	19,773 58	22,739 31	19,491 85
Commercial certificates of deposit.....	33,861 60	34,601 64	35,424 77	38,754 42
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	2,831 27	2,604 21	5,790 24	6,462 90
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	5,000 00			
Totals.....	\$86,730 28	\$79,242 98	\$86,771 44	\$86,856 77

STATE BANKS OF MICHIGAN.

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No. 200.

TRUMAN MOSS STATE BANK, SANILAC CENTRE.

Organized October 21, 1897.

JULIA H. MILLS, *President*; ELIZABETH MOSS MILLS-ANKETELL, *Vice President*;
CHARLES J. OLESON, *Cashier*.DIRECTORS.—Julia H. Mills, Elizabeth Moss Mills-Anketell, Thomas J. Anketell, John
O'Connor, Jeremiah O'Connor.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$61,332 92	\$64,223 88	\$71,484 39	\$73,749 80
Bonds, mortgages and securities.....	4,772 69	4,772 69	3,603 69	5,353 69
Premiums paid on bonds.....				
Overdrafts.....	250 72	461 16	271 16	917 67
Banking house.....	1,577 68	1,577 68	1,577 68	1,577 68
Furniture and fixtures.....	408 03	408 03	408 03	543 03
Other real estate.....				
Due from other banks and bankers (not reserved cities).....				
Items in transit.....				555 00
United States bonds.....				
Due from banks in reserve cities.....	6,904 13	5,922 31	7,400 71	8,835 04
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,402 00	4,095 00	4,272 00	2,620 00
Gold coin.....	1,670 00	1,795 00	2,875 00	2,135 00
Silver coin.....	690 40	505 10	487 25	207 45
Nickels and cents.....	39 16	17 76	35 01	12 50
Checks, cash items and internal revenue ac- count.....	45 14	4 41	7 59	4 30
Totals.....	\$85,099 87	\$83,783 02	\$92,422 51	\$96,511 16
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	3,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	830 28	1,885 51	1,524 76	1,954 04
Dividends unpaid.....				
Commercial deposits subject to check.....	29,170 46	28,177 33	26,312 55	23,377 87
Commercial certificates of deposit.....	31 498 62	30,530 11	35,314 13	41,273 97
Due to banks and bankers.....	600 51	190 07	365 79	
Certified checks.....				1,000 00
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....			4,905 28	4,905 28
Totals.....	\$85,099 87	\$83,783 02	\$92,422 51	\$96,511 16

STATE BANKING DEPARTMENT.

No. 225.

SARANAC STATE BANK, SARANAC.

Organized October 16, 1900.

STEPHEN M. CRAWFORD, *President*; LEWIS C. DAVID, *Vice President and Cashier*;
WM. H. HUNT, *Assistant Cashier*.

DIRECTORS.—Stephen M. Crawford, Joseph J. Granger, George Liverton, Samuel E. Tucker,
Lewis C. David, Hiram N. Lee, Francis S. Brower.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$59,467 44	\$58,695 94	\$65,214 05	\$67,828 18
Bonds, mortgages and securities.....	65,380 58	66,698 60	65,225 92	62,985 92
Premiums paid on bonds.....				
Overdrafts.....	102 87			55
Banking house.....	1,225 00	1,225 00	1,225 00	1,200 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....		59 25		
United States bonds.....				
Due from banks in reserve cities.....	24,214 77	26,221 01	17,089 27	11,319 29
Exchanges for clearing house.....	59 44	72 00	742 83	
U. S. and National Bank Currency.....	5,682 00	4,193 00	4,085 00	4,538 00
Gold coin.....	3,395 00	3,315 00	3,370 00	3,430 00
Silver coin.....	854 50	558 00	1,172 20	1,400 55
Nickels and cents.....	73 50	71 11	60 16	65 61
Checks, cash items and internal revenue ac- count.....	155 14	38 79	164 02	4 08
Totals.....	\$161,410 24	\$161,947 70	\$159,149 05	\$153,582 18
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	572 57	572 57	572 57	1,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,529 35	2,369 95	3,029 85	1,739 97
Dividends unpaid.....				
Commercial deposits subject to check.....	34,074 74	29,084 69	27,565 51	29,587 82
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....	105,233 58	109,920 49	107,981 12	101,254 89
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$161,410 24	\$161,947 70	\$159,149 05	\$153,582 18

No. 269.

CENTRAL SAVINGS BANK, SAULT STE. MARIE.

Organized November 25, 1902.

J. L. LIPSETT, *President*; VICTOR E. METZGER, *Vice President*; SIDNEY MITCHELL, *Cashier*.
 DIRECTORS.—J. L. Lipsett, C. E. Ainsworth, M. N. Hunt, B. Desenberg, Robert N. Adams,
 F. E. Ketchum, Victor E. Metzger, J. V. Moran, Jay W. Sutton, Wm. Everett, C. W.
 Given, R. G. Ferguson, Otto Supe, W. H. Peck, H. A. Harrison.

Resources.	Report of Jan. 22.-	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$85,032 55	\$81,082 99	\$84,145 88	\$198,791 90
Bonds, mortgages and securities.....	18,800 00	18,750 00	19,075 00	19,285 00
Premiums paid on bonds.....				
Overdrafts.....	100 01	130 29	112 40	463 30
Banking house.....				
Furniture and fixtures.....	1,507 91	1,507 91	1,649 01	6,057 03
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	717 04	425 35	15 00	2,523 19
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	6,691 26	21,704 66	11,890 84	33,536 23
Exchanges for clearing house.....	1,789 20	2,068 02	1,524 65	2,007 50
U. S. and National bank currency.....	6,646 00	5,920 00	8,386 80	9,049 00
Gold coin.....	1,589 05	719 05	844 05	2,434 35
Silver coin.....	1,016 70	822 80	621 30	2,578 90
Nickels and cents.....	47 69	64 74	16 50	65 90
Checks, cash items and internal revenue ac- count.....	5 80	288 52	1,441 64	126 29
Totals.....	\$123,943 21	\$133,484 33	\$129,703 07	\$276,918 59
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$100,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	1,018 21	1,851 01	2,092 82	162 33
Dividends unpaid.....				
Commercial deposits subject to check.....	58,565 71	57,275 01	55,053 06	120,272 94
Commercial certificates of deposit.....	3,206 46	6,425 97	4,510 00	10,948 80
Due to banks and bankers.....				878 18
Certified checks.....			1,000 00	12 50
Cashier's checks outstanding.....				
Savings deposits.....	11,152 83	11,932 34	12,047 19	
Savings certificates of deposit.....				41,643 84
Notes and bills rediscounted.....		6,000 00	5,000 00	3,000 00
Bills payable.....				
Totals.....	\$123,943 21	\$133,484 33	\$129,703 07	\$276,918 59

No. 268.

CHIPPEWA COUNTY SAVINGS BANK, SAULT STE. MARIE.*Organized November 26, 1902.****JAMES L. LIPSETT, President; WILLIAM H. PECK, Vice President; JAY W. SUTTON, Second Vice President; SIDNEY MITCHELL, Cashier.****DIRECTORS.—James L. Lipsett, Wm. H. Peck, Jay W. Sutton, J. H. D. Everett, Fred R. Price, D. K. Moses, W. B. Rosevear, P. C. Kellher, Wm. M. Everett, George A. Bridge, Otto Supe, H. A. Harrison.**

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$91,943 93	\$86,197 81	\$116,958 34	
Bonds, mortgages and securities.....	8,308 73	22,402 50	13,450 00	
Premiums paid on bonds.....				
Overdrafts.....	523 15	970 90	712 09	
Banking house.....				
Furniture and fixtures.....	4,274 77	4,274 77	4,274 77	
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	178 65	182 39	1,837 14	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	10,504 34	7,124 92	6,920 66	
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,581 25	5,487 00	6,762 25	
Gold coin.....	1,250 00	815 00	2,880 00	
Silver coin.....	1,693 80	2,704 95	725 75	
Nickels and cents.....	176 34	205 30	96 76	
Checks, cash items and internal revenue ac- count.....	765 79	2,509 40	1,493 49	
Totals.....	\$127,200 75	\$132,874 94	\$156,111 84	
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	754 07	1,170 39	348 08	
Dividends unpaid.....				
Commercial deposits subject to check.....	49,203 45	46,510 67	66,638 79	
Commercial certificates of deposit.....	2,595 00	8,246 42	7,059 17	
Due to banks and bankers.....				
Certified checks.....			939 00	
Cashier's checks outstanding.....				
Savings deposits.....	24,648 23	24,947 46	24,696 80	
Savings certificates of deposit.....				
Notes and bills rediscounted.....		2,000 00	7,000 00	
Bills payable.....				
Totals.....	\$127,200 75	\$132,874 94	\$156,111 84	

* Consolidated with Central Savings Bank, Sault Ste. Marie, June 29, 1904

No. 54.

SAULT SAVINGS BANK, SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; M. J. WEAVER, *Vice President*; E. L. STANLEY, *Cashier*;
D. E. VAN DUSEN, *Assistant Cashier*.

DIRECTORS.—George Kemp, C. E. Ainsworth, W. L. Murdock, J. H. Steere, Wm. Chandler,
M. J. Weaver, Frank Perry, M. J. Magee, Henry Hickler, Albert L. Ferguson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$425,302 49	\$426,349 19	\$424,793 55	\$400,715 09
Bonds, mortgages and securities.....	154,258 82	153,338 82	153,543 82	143,343 92
Premiums paid on bonds.....				
Overdrafts.....	477 96	2,211 20	8,957 54	889 82
Banking house.....	35,000 00	35,000 00	35,000 00	35,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	112 69	112 69	120 79	120 79
Due from other banks and bankers (not reserve cities).....	2,783 02	2,164 55	4,067 88	16,887 44
Items in transit.....	5,087 90	3,921 51	1,536 98	
United States bonds.....				
Due from banks in reserve cities.....	53,577 56	89,718 14	67,745 34	123,449 63
Exchanges for clearing house.....	6,300 00	4,300 00	1,500 26	3,800 07
U. S. and National bank currency.....	43,836 00	30,885 00	24,770 00	22,827 00
Gold coin.....	4,530 00	2,105 00	2,345 00	4,295 00
Silver coin.....	3,111 25	1,132 50	3,319 85	2,789 00
Nickels and cents.....	344 12	345 83	543 20	272 79
Checks, cash items and internal revenue ac- count.....	23 05	32 53	91 00	144 00
Totals.....	\$737,804 95	\$754,616 96	\$731,335 21	\$817,534 55
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,866 33	8,243 17	8,663 95	15,833 11
Dividends unpaid.....	128 00			
Commercial deposits subject to check.....	233,643 16	269,823 90	256,885 03	307,681 53
Commercial certificates of deposit.....	58,163 91	62,469 45	49,422 42	83,251 11
Due to banks and bankers.....	4,328 60	1,102 36		
Certified checks.....	2,309 43	2,845 16	2,557 08	1,675 93
Cashier's checks outstanding.....	1 36	1 36	1 36	1 36
Savings deposits.....	264,304 16	260,131 56	248,805 37	274,091 49
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....	30,000 00	15,000 00	30,000 00	
Totals.....	\$737,804 95	\$754,616 96	\$731,335 21	\$817,534 55

No. 251.

THE SEBEWAING STATE BANK, SEBEWAING.

Organized January 9, 1902.

FRANK W. HUBBARD, *President*; WILLIAM T. BOPE, JOHN RYAN, *Vice Presidents*;
J. T. HADWIN, *Cashier*; R. C. JENKS, JR., *Assistant Cashier*.

DIRECTORS.—Frank W. Hubbard, William T. Bope, John Ryan, Margaret M. Hadwin, J. T. Hadwin.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$26,055 29	\$26,002 57	\$28,424 10	\$30,349 98
Bonds, mortgages and securities.....	77,785 15	75,106 30	72,566 11	72,267 96
Premiums paid on bonds.....				
Overdrafts.....	819 61	802 41	13 30	276 17
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,100 00	1,100 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	2,505 27		725 93	1,103 07
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	15,732 84	3,868 73	5,927 47	3,148 78
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,381 00	5,310 00	2,263 00	5,557 00
Gold coin.....	1,817 50	3,057 50	4,277 50	2,227 50
Silver coin.....	421 95	359 80	398 15	206 30
Nickels and cents.....	23 05	54 96	3 34	125 60
Checks, cash items and internal revenue ac- count.....	309 66	493 16	276 54	568 89
Totals.....	\$136,911 32	\$120,054 43	\$110,975 44	\$120,931 25
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,100 00
Undivided profits, less current expenses, interest and taxes paid.....	212 44	277 46	1,403 95	1,394 15
Dividends unpaid.....				
Commercial deposits subject to check.....	23,053 80	19,540 25	16,552 84	16,400 34
Commercial certificates of deposit.....				
Due to banks and bankers.....	104 74	392 61	172 80	998 54
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....			120 78	359 43
Savings certificates of deposit.....	92,540 34	78,844 11	80,725 07	80,678 79
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$136,911 32	\$120,054 43	\$119,975 44	\$120,931 25

STATE BANKS OF MICHIGAN.

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No. 204.

STATE SAVINGS BANK OF SCOTTVILLE, SCOTTVILLE.

Organized July 29, 1898.

C. W. McPHAIL, *President*; MORRICE L. WILLIAMS, *Vice President*; E. L. COLE, *Cashier*;
H. W. McPHAIL, *Assistant Cashier*.

DIRECTORS.—C. W. McPhail, M. L. Williams, C. A. McPhail, W. S. Richardson, E. L. Cole.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$49,982 75	\$50,567 58	\$61,355 72	\$59,719 16
Bonds, mortgages and securities.....	31,131 82	33,227 18	33,649 77	34,003 87
Premiums paid on bonds.....				
Overdrafts.....		40	3 31	
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....	147 89	147 89	147 89	122 16
Due from other banks and bankers (not reserve cities).....	3,183 39	1,418 97	943 64	1,403 55
Items in transit.....	276 41		21 25	38 61
United States bonds.....				
Due from banks in reserve cities.....	12,766 08	11,025 47	3,168 35	7,584 46
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,907 00	4,500 00	6,000 00	5,000 00
Gold coin.....	195 00		900 00	900 00
Silver coin.....	1,790 00	1,200 00	1,352 00	700 00
Nickels and cents.....	16 65	19 97	56 48	13 36
Checks, cash items and internal revenue ac- count.....	246 75	420 14	275 73	331 04
Totals.....	\$110,443 74	\$115,327 00	\$115,274 14	\$116,616 21
Liabilities.				
Capital stock paid in.....	\$15,500 00	\$15,500 00	\$15,500 00	\$15,500 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	739 36	2 098 98	3,814 00	4,336 69
Dividends unpaid.....				
Commercial deposits subject to check.....	37,215 14	34,000 85	27,187 83	24,085 10
Commercial certificates of deposit.....				
Due to banks and bankers.....	150 91	874 69	100 10	963 31
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	32,348 81	39,641 14	35,489 13	34,978 95
Savings certificates of deposit.....	14,489 52	13,211 94	13,183 08	12,752 16
Notes and bills rediscounted.....				
Bills payable.....			10,000 00	14,000 00
Totals.....	\$110,443 74	\$115,327 60	\$115,274 14	\$116,616 21

No. 175.

COMMERCIAL STATE BANK OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

I. N. SHEPHERD, *President*; O. H. ADAMS, *Vice President*; W. E. ADAMS, *Cashier*;
W. I. N. SHEPHERD, *Assistant Cashier*.DIRECTORS.—I. N. Shepherd, Linus D. Estee, H. D. Bent, Maggie H. White, Oliver H.
Adams, N. W. Struble, W. E. Adams, W. L. Dibble, W. I. N. Shepherd.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$76,488 17	\$74,801 41	\$70,042 46	\$73,424 91
Bonds, mortgages and securities.....	37,425 00	46,525 00	44,025 00	45,025 00
Premiums paid on bonds.....				
Overdrafts.....	121 67	922 62	171 73	727 10
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit				
United States bonds.....				
Due from banks in reserve cities.....	38,035 61	30,813 54	35,604 40	27,941 09
Demand certificates of deposit.....	10,000 00			
Exchanges for clearing house.....	341 24	111 04		142 36
U. S. and National bank currency.....	4,650 00	3,415 00	6,400 00	6,720 00
Gold coin.....	3,220 00	3,240 00	3,135 00	3,135 00
Silver coin.....	1,315 65	1,527 10	1,648 85	1,440 35
Nickels and cents.....	93 03	114 84	121 89	118 11
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$172,690 37	\$162,470 55	\$162,149 33	\$159,673 92
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	7,000 00	7,000 00	7,000 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid.....	554 10	1,733 71	1,881 43	1,109 95
Dividends unpaid.....	15 00			
Commercial deposits subject to check.....	50,182 82	39,093 09	37,932 64	41,542 23
Commercial certificates of deposit.....	94,938 45	94,623 40	94,585 26	88,836 88
Due to banks and bankers.....		20 26	750 00	624 86
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$172,690 37	\$162,470 55	\$162,149 33	\$159,673 92

No. 148.

CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

W. S. BRADLEY, *President*; R. T. PIERCE, *Vice President*; L. E. PARSONS, *Cashier*.

DIRECTORS.—W. S. Bradley, John C. Merson, R. T. Pierce, O. M. Vaughan, Silas M. Trowbridge, L. F. Otis, James K. Barden, C. W. Williams, L. A. Spencer, W. H. Hurlbut, T. A. Bixby.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$179,698 27	\$176,747 68	\$212,178 21	\$205,219 10
Bonds, mortgages and securities.....	130,393 84	124,977 73	121,982 73	123,511 48
Premiums paid on bonds.....	1,285 00	1,285 00	1,285 00	1,285 00
Overdrafts.....	967 86	524 47	617 62	1,172 42
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	5,158 30	8,298 65	155 80	388 55
United States bonds.....				
Due from banks in reserve cities.....	39,736 82	28,253 34	30,038 04	53,046 57
Exchanges for clearing house.....				4,140 15
U. S. and National bank currency.....	12,293 00	9,355 00	15,352 00	22,174 00
Gold coin.....	8,217 50	6,762 50	9,910 00	12,147 50
Silver coin.....	4,435 85	3,135 20	4,214 75	8,690 80
Nickels and cents.....	103 93	102 68	201 53	303 87
Checks, cash items and internal revenue account.....	2,297 10	999 01	4,810 86	7,307 36
Totals.....	\$386,587 47	\$362,441 26	\$402,746 54	\$441,386 80
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	12,224 28	14,547 96	14,172 73	15,744 16
Dividends unpaid.....				
Commercial deposits subject to check.....	105,760 78	83,979 40	106,269 07	170,318 25
Commercial certificates of deposit.....	57,627 44	53,669 41	55,530 19	55,874 66
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	150,974 97	145,844 49	136,774 55	139,449 73
Savings certificates of deposit.....				
Notes and bills rediscounted.....		5,000 00	15,000 00	
Bills payable.....			15,000 00	
Totals.....	\$386,587 47	\$362,441 26	\$402,746 54	\$441,386 80

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

C. J. MONROE, *President*; VOLNEY ROSS, *Vice President*; GEORGE C. MONROE, *Cashier*;
C. F. HUNT, *Assistant Cashier*.

DIRECTORS.—C. J. Monroe, Volney Ross, M. H. Bixby, John Mackey, Samuel P. Willson,
Eunice E. Moore, H. M. Avery, L. S. Monroe, Frank E. Rood.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$222,239 42	\$243,331 08	\$267,587 04	\$277,292 96
Bonds, mortgages and securities.....	153,881 35	154,889 52	131,109 79	124,175 79
Premiums paid on bonds.....				
Overdrafts.....	107 87	54 87	225 90	323 13
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	150 00	150 00	150 00	100 00
Due from other banks and bankers (not reserve cities).....		3 55	391 61	
Items in transit, currency.....		5,000 00		
United States bonds.....				
Due from banks in reserve cities.....	82,867 69	47,539 18	14,583 67	51,943 59
Exchanges for clearing house.....			4,253 73	
U. S. and National bank currency.....	13,180 00	5,915 00	16,243 00	18,616 00
Gold coin.....	11,917 00	9,800 00	9,610 00	9,267 00
Silver coin.....	3,900 00	3,300 00	2,500 00	5,000 00
Nickels and cents.....	656 52	648 04	578 92	500 94
Checks, cash items and internal revenue ac- count.....	3,134 84	5,181 78	3,824 76	4,363 13
Totals.....	\$492,034 09	\$475,813 02	\$451,058 51	\$491,582 56
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid.....	23,257 37	26,244 13	26,637 95	26,372 06
Dividends unpaid.....				
Commercial deposits subject to check.....	126,699 56	117,821 51	105,849 42	156,153 34
Commercial certificates of deposit.....	7,200 85	3,979 05	5,783 05	4,758 55
Due to banks and bankers.....	2,054 56	324 25	265 63	1,205 01
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	223,282 27	222,009 00	209,637 58	200,185 55
Savings certificates of deposit.....	24,540 08	20,435 08	17,884 88	17,908 06
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$492,034 09	\$475,813 02	\$451,058 51	\$491,582 56

No. 278.

SOUTH RANGE BANK, SOUTH RANGE, [BAL TIC P. O.]

Organized July 8, 1903.

R. R. GOODELL, *President*; L. L. HUBBARD, *Vice President*; W. R. THOMPSON, *Cashier*;
H. F. GRAY, *Assistant Cashier*.

DIRECTORS.—James Chynoweth, L. L. Hubbard, F. W. Denton, N. F. Leopold, A. D. Edwards,
R. C. Pryor, R. R. Goodell.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$40,618 99	\$43,495 28	\$54,815 01	\$77,884 07
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....	5,194 42	5,194 42	5,194 42	5,275 42
Furniture and fixtures.....	1,585 46	1,735 46	1,947 21	2,002 21
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	17,575 62	26,255 55	27,123 89	26,689 05
Items in transit.....	69 61	214 00	143 45	1,149 29
United States bonds.....				
Due from banks in reserve cities.....	5,161 71	3,948 63	4,420 42	14,994 34
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,030 00	4,300 00	3,835 00	7,200 00
Gold coin.....	535 00	725 00	520 00	
Silver coin.....	838 00	670 00	789 30	875 00
Nickels and cents.....	70 50	62 50	134 15	78 94
Checks, cash items and internal revenue ac- count.....	2,133 01	4,608 93	4,772 96	2,910 77
Totals.....	\$80,812 32	\$91,209 77	\$103,695 81	\$139,059 09
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	88 33	162 20	309 58	997 45
Dividends unpaid.....				
Commercial deposits subject to check.....	36,607 16	40,584 93	41,187 64	55,567 85
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposit.....	14,116 83	20,462 64	32,198 59	52,493 79
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$80,812 32	\$91,209 77	\$103,695 81	\$139,059 09

STATE BANKING DEPARTMENT.

No. 207.

SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

COLES A. BLOOMER, *President*; JASON S. BRADFORD, JNO. MANCHESTER, *Vice Presidents*;
B. N. KEISTER, *Cashier*.DIRECTORS.—Jason S. Bradford, John Manchester, Manley W. Burtch, Coles A. Bloomer,
Chas. A. Johnson, August A. Johnson, Bruce N. Keister.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$47,472 09	\$63,779 25	\$69,237 65	\$61,701 35
Bonds, mortgages and securities.....	83,615 60	88,071 35	85,698 29	82,309 84
Premiums paid on bonds.....				
Overdrafts.....	245 67	188 99	143 84	323 40
Banking house.....	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures.....	5,390 66	5,860 94	5,964 90	6,029 69
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	5,012 00	1,960 30	2,423 62	1,445 12
United States bonds.....				
Due from banks in reserve cities.....	46,698 31	31,381 66	18,006 96	17,044 78
Exchanges for clearing house.....	635 27	79 54	1 61	59 35
U. S. and National bank currency.....	5,196 00	8,978 00	5,061 00	5,142 00
Gold coin.....	2,680 00	2,895 00	2,760 00	2,705 00
Silver coin.....	1,301 00	1,330 50	1,860 00	2 079 00
Nickels and cents.....	164 69	197 54	259 69	248 31
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$205,911 29	\$212,223 07	\$198,917 56	\$186,587 84
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	911 37	2,115 14	3,091 62	1,539 82
Dividends unpaid.....				
Commercial deposits subject to check.....	43,253 96	38,720 73	27,461 90	28,618 36
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....			62 00	
Cashier's checks outstanding.....				
Savings deposits.....	22,295 26	23,705 51	22,985 76	21,400 53
Savings certificates of deposit.....	114,450 70	122,681 69	120,316 28	110,029 13
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$205,911 29	\$212,223 07	\$198,917 56	\$186,587 84

No. 279.

STATE BANK OF STANDISH, STANDISH.

Organized August 21, 1903.

H. A. CHAMBERLAIN, *President*; A. H. WELLES, *Vice President*; TOM WHITE, *Cashier*; JOE MARTIN, *Assistant Cashier*.

DIRECTORS.—H. A. Chamberlain, A. H. Welles, N. B. Weaver, Jno. W. Dunn, A. E. Sleeper, Fred V. Keller.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$45,130 94	\$53,507 26	\$59,961 24	\$59,729 57
Bonds, mortgages and securities.....	12,611 48	20,407 48	17,191 26	22,886 11
Premiums paid on bonds.....				
Overdrafts.....	103 07	155 59	58 01	25 53
Banking house.....	2,000 00	2,000 00	2,000 00	3,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	1,376 09	1,376 09	1,522 99	1,022 99
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	2 40	179 18		
United States bonds.....				
Due from banks in reserve cities.....	31,769 25	21,152 78	22,207 27	18,780 89
Exchanges for clearing house.....				
U. S. and National bank currency.....	3,222 00	845 00	2,399 00	3,777 00
Gold coin.....	1,730 00	2,150 00	1,130 00	1,060 00
Silver coin.....	367 35	172 65	486 50	632 90
Nickels and cents.....	14 76	44 47	56 09	91 21
Checks, cash items and internal revenue ac- count.....	78 66	63 35		88 74
Totals.....	\$99,406 00	\$103,053 85	\$108,012 36	\$112,094 94
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....			2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	2,322 74	3,063 08	678 30	1,304 54
Dividends unpaid.....				
Commercial deposits subject to check.....	47,876 74	47,004 59	51,434 20	48,954 69
Commercial certificates of deposit.....				
Due to banks and bankers.....	10 95	73 93		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	2,891 33	4,075 44	5,129 26	7,033 30
Savings certificates of deposit.....	26,304 24	28,788 29	28,685 78	32,663 48
Notes and bills rediscounted.....				
Bills payable.....		48 52	84 82	138 93
Totals.....	\$99,406 00	\$103,053 85	\$108,012 36	\$112,094 94

No. 243.

STATE SAVINGS BANK, STANTON.

Organized July 12, 1901.

FRED R. MESSENGER, *President*; C. H. LAFLAMBOY, *Vice President*; C. W. FRENCH, *Cashier*;

DIRECTORS.—Fred R. Messenger, C. H. Laflamboy, P. J. Devine, Curtis Ball, C. W. French.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$49,071 78	\$55,045 64	\$62,397 05	\$62,576 92
Bonds, mortgages and securities.....	42,131 65	43,117 65	51,642 65	53,717 65
Premiums paid on bonds.....				
Overdrafts.....	251 02	232 07	169 29	506 88
Banking house.....	3,250 00	3,250 00	3,250 00	3,250 00
Furniture and fixtures.....	1,500 00	1,550 00	1,575 00	1,550 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	6,199 57	5,246 96		
United States bonds.....				
Due from banks in reserve cities.....	20,281 30	46,443 44	23,688 82	8,027 43
Exchanges for clearing house.....				
U. S. and National bank currency.....	4,893 00	9,018 00	5,008 00	2,940 00
Gold coin.....	2,055 00	1,040 00	1,435 00	1,920 00
Silver coin.....	1,218 55	766 95	1,280 45	709 25
Nickels and cents.....	87 49	77 96	60 80	11 08
Checks, cash items and internal revenue ac- count.....	333 82	88 56	205 55	194 80
Totals.....	\$131,873 18	\$165,877 23	\$150,832 61	\$135,524 01
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	1,400 00	1,400 00	1,400 00	1,800 00
Undivided profits, less current expenses, interest and taxes paid.....	214 74	1,334 51	2,335 45	266 98
Dividends unpaid.....				
Commercial deposits subject to check.....	45,304 57	61,208 69	39,457 57	27,841 58
Commercial certificates of deposit.....				
Due to banks and bankers.....				23 58
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	5,941 53	6,432 19	6,516 16	5,383 66
Savings certificates of deposit.....	59,012 34	75,501 84	81,123 43	75,208 21
Notes and bills rediscounted.....				
Bills payable.....				5,000 00
Totals.....	\$131,873 18	\$165,877 23	\$150,832 61	\$135,524 01

No. 270.

BANK OF STEPHENSON, STEPHENSON.

Organized November 25, 1902.

EDWARD SAWBRIDGE, *President*; WILLIAM R. WINTER, *Vice President*; W. J. DUNCAN, *Cashier*.

DIRECTORS.—Edward Sawbridge, William R. Winter, Milan S. Harmon, G. T. Werline, Paul Perrizo, Jr.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$46,729 65	\$49,028 05	\$55,034 42	\$56,964 29
Bonds, mortgages and securities.....	8,368 00	8,843 00	8,040 00	11,135 00
Premiums paid on bonds.....				
Overdrafts.....	39 41	54 86	214 01	214 76
Banking house.....	1,234 15	1,294 15	1,347 75	1,347 75
Furniture and fixtures.....	635 00	635 00	635 00	635 00
Current expenses.....	332 62			
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,582 29	3,134 46	2,288 14	1,268 74
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	7,353 29	5,937 28	6,493 25	4,602 74
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,220 00	3,545 00	2,468 00	2,425 00
Gold coin.....	55 00		10 00	
Silver coin.....	727 90	1,281 00	780 00	1,197 00
Nickels and cents.....	89 33	21 49	93 80	52 13
Checks, cash items and internal revenue account.....	190 63	191 63		10 00
Totals.....	\$71,617 27	\$73,965 92	\$77,404 37	\$79,852 41
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....		24 83	914 56	1,746 41
Dividends unpaid.....				
Commercial deposits subject to check.....	34,034 98	23,199 96	31,235 61	28,669 22
Commercial certificates of deposit.....	11,664 63	17,033 80	15,522 58	16,494 04
Due to banks and bankers.....			1,338 33	
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	5,917 66	7,530 01	6,303 23	5,972 74
Savings certificates of deposit.....				
Profits and loss.....		117 32		
Notes and bills rediscounted.....			2,000 00	3,000 00
Bills payable.....				4,000 00
Totals.....	\$71,617 27	\$73,965 92	\$77,404 37	\$79,852 41

STATE BANKING DEPARTMENT.

No. 134.

CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

MARTIN E. AULSBROOK, *President*; E. S. AMIDON, *Vice President*; T. J. COLLINS, *Cashier*;
H. C. KRAFT, *Assistant Cashier*.

DIRECTORS.—Martin E. Aulsbrook, Geo. B. Tompkins, Edmund S. Amidon, Charles B. Buck,
Frank Kenyon, T. J. Collins, Charles A. Sturges, E. C. Wright, H. C. Rehm.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$161,522 90	\$180,405 89	\$180,217 91	\$174,684 11
Bonds, mortgages and securities.....	103,579 95	105,937 95	117,777 45	120,470 45
Premiums paid on bonds.....				
Overdrafts.....	3,354 00	4,535 00	2,814 47	3,053 45
Banking house.....				
Furniture and fixtures.....	2,006 60	2,006 60	2,006 60	2,000 00
Other real estate.....	5,000 00	5,000 00	5,000 00	5,000 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	59,840 12	44,884 65	36,761 62	43,720 05
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,478 00	7,142 00	10,666 00	8,634 00
Gold coin.....	6,910 00	7,335 00	8,250 00	8,427 50
Silver coin.....	2,197 30	1,295 75	1,307 80	797 70
Nickels and cents.....	183 28	159 90	225 48	123 04
Checks, cash items and internal revenue ac- count.....	294 67	96 91	487 66	1,096 16
Totals.....	\$355,306 82	\$358,799 65	\$365,514 99	\$368,015 46
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,775 84	2,546 60	3,389 89	2,549 13
Dividends unpaid.....				
Commercial deposits subject to check.....	62,115 36	57,060 07	50,797 48	53,864 92
Commercial certificates of deposit.....	137,772 03	145,362 42	157,791 70	157,061 43
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	93,703 59	93,830 56	93,535 92	94,539 98
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$355,306 82	\$358,799 65	\$365,514 99	\$368,015 46

No. 290.

THE LEELANAU COUNTY SAVINGS BANK, SUTTON'S BAY, MICHIGAN.

Organized January 21, 1904.

D. H. POWER, *President and Cashier*; C. D. STANLEY, *Vice President*; LEROY L. MAXIM, *Assistant Cashier*.

DIRECTORS.—D. H. Power, C. D. Stanley, Leroy L. Maxim, C. L. Dayton, H. E. Gill, E. C. VanDeWalker, James L. Kehl.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....			\$41,686 75	\$43,051 05
Bonds, mortgages and securities.....			7,665 00	5,413 00
Premiums paid on bonds.....				
Overdrafts.....			20 37	236 81
Banking house.....			3,000 00	3,000 00
Furniture and fixtures.....			2,249 92	2,249 92
Other real estate.....				
Due from other banks and bankers (not reserve cities).....			1,942 87	
Items in transit.....				1 25
United States bonds.....				
Due from banks in reserve cities.....			1,301 33	2,020 65
Exchanges for clearing house.....				
U. S. and National bank currency.....			1,809 00	2,065 00
Gold coin.....			1,210 00	1,094 85
Silver coin.....			509 00	341 00
Nickels and cents.....			11 38	7 89
Checks, cash items and internal revenue account.....			400 00	180 00
Totals.....			\$61,865 62	\$59,661 42
Liabilities.				
Capital stock paid in.....			\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....			220 94	481 80
Dividends unpaid.....				
Commercial deposits subject to check.....			15,302 49	11,492 30
Commercial certificates of deposit.....			21,613 14	16,496 49
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....			4,729 05	4,690 83
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				6,500 00
Totals.....			\$61,865 62	\$59,661 42

STATE BANKING DEPARTMENT.

No. 151.

LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President*; P. W. A. FITZSIMMONS, *Vice President*; F. J. TEMPLE, *Cashier*;
H. R. BREWER, *Assistant Cashier*.

DIRECTORS.—Lucius Lilley, L. I. Bidwell, P. W. A. Fitzsimmons, F. J. Temple, John S. Strong.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$80,383 12	\$72,393 78	\$64,531 01	\$41,153 55
Bonds, mortgages and securities.....	81,350 00	81,633 28	83,383 33	83,137 33
Premiums paid on bonds.....				
Overdrafts.....	763 16	162 97	199 18	988 66
Banking house.....				
Furniture and fixtures.....	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	51,687 72	50,324 88	55,909 00	71,862 37
Exchanges for clearing house.....				
U. S. and National bank currency.....	8,703 00	8,900 00	10,329 00	6,260 00
Gold coin.....	5,400 00	5,600 00	5,900 00	6,500 00
Silver coin.....	342 50	740 25	600 00	900 00
Nickels and cents.....	73 42	69 01	116 35	75 47
Checks, cash items and internal revenue ac- count.....	172 21	143 48	123 21	208 62
Totals.....	\$230,525 13	\$221,617 65	\$222,741 08	\$212,736 00
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	9,000 00	9,000 00	9,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,730 30	2,126 26	3,719 54	4,870 74
Dividends unpaid.....				
Commercial deposits subject to check.....	118,638 31	105,246 55	111,402 25	96,268 92
Commercial certificates of deposit.....	57,945 32	64,563 61	58,619 29	62,596 34
Due to banks and bankers.....	211 20	681 23		
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$230,525 13	\$221,617 65	\$222,741 08	\$212,736 00

No. 156.

TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

CHARLES R. MILLER, *President*; JOHN Q. LOOK, *Vice President*; J. H. SMITH, *Cashier*.

DIRECTORS.—C. R. Miller, Joseph Russell, L. D. Dewey, C. A. Slayton, J. Q. Look, L. G. North, W. Anderson, A. C. Aylesworth.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$77,828 53	\$90,160 84	\$95,187 86	\$91,362 31
Bonds, mortgages and securities.....	84,073 44	82,965 44	87,725 44	92,505 44
Premiums paid on bonds.....	75 00	75 00	75 00	75 00
Overdrafts.....	888 60	694 94	1,810 25	198 17
Banking house.....	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures.....	1,565 00	1,565 00	1,565 00	1,565 00
Other real estate.....	1,975 00	2,812 26	2,812 26	2,812 76
Due from other banks and bankers (not reserve cities).....				
Items in transit.....			2,025 00	1,500 00
United States bonds.....				
Due from banks in reserve cities.....	39,064 50	40,797 31	36,301 81	23,546 04
Exchanges for clearing house.....				
U. S. and National bank currency.....	10,625 00	9,944 00	7,289 00	10,831 00
Gold coin.....	3,082 50	2,265 00	2,915 00	4,532 50
Silver coin.....	1,822 55	652 60	935 10	1,007 40
Nickels and cents.....	124 72	162 10	118 00	124 31
Checks, cash items and internal revenue account.....	312 32	354 95	896 58	823 03
Totals.....	\$224,637 16	\$235,649 44	\$242,856 30	\$234,142 96
Liabilities.				
Capital stock paid in.....	\$26,000 00	\$26,000 00	\$26,000 00	\$26,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,149 61	2,539 81	3,374 17	4,897 15
Dividends unpaid.....	290 00	110 00		
Commercial deposits subject to check.....	62,521 75	55,091 98	56,939 94	56,239 70
Commercial certificates of deposit.....	8,830 33	11,144 49	12,063 88	8,079 63
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	122,345 47	137,263 16	140,978 31	135,426 48
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$224,637 16	\$235,649 44	\$242,856 30	\$234,142 96

No. 258.

FIRST STATE BANK OF TEKONSHA, TEKONSHA.

Organized March 20, 1902.

JOHN JOHNSON, *President*; E. P. KEEP, *Vice President*; F. E. ALLEN, *Cashier*;
H. W. CUSHMAN, *Assistant Cashier*.

DIRECTORS.—John Johnson, F. E. Allen, H. W. Cushman, E. P. Keep, B. G. Doolittle.
R. E. Waldo.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$43,401 01	\$53,041 75	\$58,743 95	\$58,265 19
Bonds, mortgages and securities.....	21,815 00	20,815 00	23,165 00	25,715 00
Premiums paid on bonds.....	200 00	200 00	200 00	200 00
Overdrafts.....	29 01	06	13 02	
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	522 00	522 00	522 00	647 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	4,565 78	2 116 25	850 00	1,274 15
United States bonds.....				
Due from banks in reserve cities.....	7,486 75	6,054 46	4,490 98	11,548 64
Exchanges for clearing house.....	78 00	23 93	230 19	7 43
U. S. and National bank currency.....	4,525 00	5,435 00	4,910 00	2,223 00
Gold coin.....	755 00	770 00	905 00	815 00
Silver coin.....	1,057 60	897 70	403 80	288 00
Nickels and cents.....	63 62	32 67	19 55	52 94
Checks, cash items and internal revenue ac- count.....	108 62	19 49	14 09	141 95
Totals.....	\$87,107 29	\$92,428 31	\$96,937 58	\$103,678 30
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	450 00	450 00	450 00	600 00
Undivided profits, less current expenses, interest and taxes paid.....	561 01	468 88	1,303 40	611 96
Dividends unpaid.....				40 00
Commercial deposits subject to check.....	23,120 56	23,956 02	23,377 22	23,672 62
Commercial certificates of deposit.....	32,975 72	37,553 41	41,800 96	42,753 72
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$87,107 29	\$92,428 31	\$96,937 58	\$103,678 30

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

AMOS C. WOLF, *President*; W. E. CLARK, *Vice President*; GEORGE T. WOLF, *Cashier*;
M. S. ARNOLD, *Assistant Cashier*.

DIRECTORS.—AMOS C. Wolf, W. E. Clark, George T. Wolf, Bishop E. Andrews, W. J. Willits,
E. B. Linsley, C. H. Prouty.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$235,177 16	\$271,984 88	\$246,230 67	\$246,933 70
Bonds, mortgages and securities.....	67,726 19	76,622 60	79,291 69	83,557 69
Premiums paid on bonds.....				158 14
Overdrafts.....	653 36	967 18	1,566 31	2,248 16
Banking house.....	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures.....				
Other real estate.....	400 00	400 00	400 00	300 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	50 00	50 00	50 00	50 00
United States bonds.....				
Due from banks in reserve cities.....	97,958 02	83,192 78	82,764 57	45,712 72
Exchanges for clearing house.....				
U. S. and National bank currency.....	17,758 00	10,883 00	14,735 00	14,442 00
Gold coin.....	10,895 00	10,600 00	10,425 00	10,770 00
Silver coin.....	2,997 00	1,436 35	2,317 60	2,207 15
Nickels and cents.....	426 82	285 75	304 12	309 81
Checks, cash items and internal revenue ac- count.....	333 65	104 00	63 90	532 92
Totals.....	\$449,375 20	\$471,526 63	\$460,148 86	\$422,282 29
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,740 77	6,306 55	8,243 12	5,757 99
Dividends unpaid.....				
Commercial deposits subject to check.....	98,857 63	101,503 54	93,144 20	76,711 69
Commercial certificates of deposit.....	125,236 65	150,789 74	145,975 24	134,478 32
Due to banks and bankers.....				
Certified checks.....		500 00		150 00
Cashier's checks outstanding.....				
Savings deposits.....	170,480 15	162,426 80	162,785 30	155,184 29
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$449,375 20	\$471,526 63	\$460,148 86	\$422,282 29

STATE BANKING DEPARTMENT.

No. 266.

PEOPLE'S SAVINGS BANK OF TRAVERSE CITY, MICH., TRAVERSE CITY.

Organized May 15, 1902.

H. S. HULL, *President*; A. V. FRIEDRICH, CHAS. WILHELM, *Vice Presidents*;
C. A. HAMMOND, *Cashier*; E. L. EDWARDS, *Assistant Cashier*.

DIRECTORS.—F. C. Desmond, Stephen Lautner, George W. Lardle, J. M. Huellmantel, H. S. Hull, C. A. Hammond, William Loudon, J. O. Crotser, Charles Wilhelm, A. V. Friedrich, Benj. Thirlby, H. B. Gardner.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$104,506 63	\$194,190 91	\$181,668 13	\$168,913 06
Bonds, mortgages and securities.....	18,226 83	19,163 58	19,492 83	25,604 35
Taxes paid for shareholders.....	1,013 87	1,013 87	1 013 87	753 88
Premiums paid on bonds.....				
Overdrafts.....	1 60	133 69	1,061 37	414 47
Banking house.....	21,221 13	21,221 13	21,221 13	21,283 30
Furniture and fixtures.....	4,038 62	4,041 32	4,416 32	4,415 32
Other real estate.....				
Due from other banks and bankers (not reserve cities).....	3,132 50	2,025 00	5,424 60	
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	30,383 02	34,868 77	37,575 94	29,056 18
Exchanges for clearing house.....	519 00	1,978 90	483 20	
U. S. and National bank currency.....	15,658 00	12,461 00	10,463 00	12,018 00
Gold coin.....	6,706 00	7,206 00	8,910 00	7,915 00
Silver coin.....	1,766 45	1,406 25	2,141 50	1,727 45
Nickels and cents.....	78 48	84 14	190 39	129 72
Checks, cash items and internal revenue account.....	181 65	500 52	705 99	1,299 34
Totals.....	\$297,433 78	\$300,295 08	\$294,775 27	\$273,530 07
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	1,620 61	2,055 68	2,879 40	2,603 74
Dividends unpaid.....				
Commercial deposits subject to check.....	98,603 48	102,641 27	76,970 09	57,117 22
Commercial certificates of deposit.....	73,026 69	53,602 91	66,885 65	60,279 06
Due to banks and bankers.....				
Certified checks.....	11 82			215 00
Treasurer's checks outstanding.....				
Savings deposits.....	64,171 18	\$1,995 22	\$8,040 13	93,315 05
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$297,433 78	\$300,295 08	\$294,775 27	\$273,530 07

STATE BANKS OF MICHIGAN.

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No. 138.

TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

J. T. HANNAH, *President*; A. TRACY LAY, *Vice President*; SAMUEL GARLAND, *Cashier*.

DIRECTORS.—J. T. Hannah, A. Tracy Lay, Samuel Garland, Harry C. Davis, C. G. Sherwood.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$537,723 48	\$630,038 04	\$691,269 73	\$604,052 15
Bonds, mortgages and securities.....	461,808 21	461,248 21	449,436 50	475,335 17
Premiums paid on bonds.....				3,500 00
Overdrafts.....	174 69	45 73	113 93	25 87
Banking house.....	100,000 00	100,000 00	100,000 00	100,000 00
Furniture and fixtures.....	2,578 52	2,578 52	2,912 86	25,000 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....			53,500 00	50,000 00
Dues from banks in reserve cities.....	342,537 57	359,519 16	260,266 52	315,503 65
Exchanges for clearing house.....				
U. S. and National bank currency.....	81,403 00	93,487 00	109,428 00	90,198 00
Gold coin.....	23,235 00	23,220 00	23,765 00	25,597 50
Silver coin.....	5,072 00	6,200 00	5,400 00	5,800 00
Nickels and cents.....	73 40	73 69	88 09	134 77
Checks, cash items and internal revenue account.....	6,081 96	2,879 38	4,021 89	17,979 25
Totals.....	\$1,560,687 81	\$1,679,349 73	\$1,700,202 52	\$1,713,126 36
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid.....	10,036 07	12,765 40	15,268 64	688 47
Dividends unpaid.....				
Commercial deposits subject to check.....	408,330 27	431,332 77	420,534 82	471,599 73
Commercial certificates of deposit.....	873,423 51	954,811 11	967,590 94	917,366 01
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	48,837 96	60,440 45	76,808 12	98,472 15
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,560,687 81	\$1,679,349 73	\$1,700,202 52	\$1,713,126 36

STATE BANKING DEPARTMENT.

No. 289.

THE STATE SAVINGS BANK OF UNIONVILLE, MICHIGAN.

Organized March 31, 1904.

H. A. NICHOLS, *President*; C. A. HOFMEISTER, *Vice President*; J. C. PURDY, *Cashier*.
 DIRECTORS.—H. A. Nichols, J. C. Purdy, Anna J. Purdy, C. A. Hofmeister, H. W. Wheeler,
 John J. Bitzer, George L. Brady.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....			\$33,188 45	\$35,417 25
Bonds, mortgages and securities.....			6,160 00	12,539 86
Premiums paid on bonds.....				
Overdrafts.....			481 04	23 89
Banking house.....			2,000 00	2,000 00
Furniture and fixtures.....			1,518 59	1,518 59
Other real estate.....				
Expenses, interest and taxes paid.....			157 13	
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....			13,150 68	4,716 22
Exchanges for clearing house.....				
U. S. and National bank currency.....			3,299 00	2,449 00
Gold coin.....			2,110 00	660 00
Silver coin.....			217 25	16 20
Nickels and cents.....			69 10	78 38
Checks, cash items and internal revenue account.....				91 65
Totals.....			\$62,351 24	\$51,511 04
Liabilities.				
Capital stock paid in.....			\$11,600 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				101 16
Dividends unpaid.....				
Commercial deposits subject to check.....			21,129 55	9,206 07
Commercial certificates of deposit.....			29,621 69	26,415 89
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				146 24
Savings certificates of deposit.....				3,641 68
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$62,351 24	\$59,511 04

STATE BANKS OF MICHIGAN:

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No. 241.

BANK OF VASSAR, VASSAR.

Organized July 17, 1901.

D. G. SLAFTER, *President*; JUSTIN WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*.

DIRECTORS.—D. G. Slafter, C. G. White, Justin Wentworth, Frank North, C. A. Lewis.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$77,820 38	\$93,541 26	\$102,086 01	\$92,790 07
Bonds, mortgages and securities.....	40,805 67	38,721 34	38,294 84	37,302 51
Premiums paid on bonds.....				
Overdrafts.....	660 26	878 30	1,620 91	703 48
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	500 00	800 00	800 00	800 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	13,971 37	7,227 32	8,594 77	3,855 21
Exchanges for clearing house.....				
U. S. and National bank currency.....	5,575 00	5,672 00	4,630 00	4,116 00
Gold coin.....	2,640 00	2,695 00	2,795 00	2,665 00
Silver coin.....	902 40	606 90	767 45	803 80
Nickels and cents.....	116 22	149 79	112 38	93 54
Checks, cash items and internal revenue ac- count.....		39 47	162 50	307 48
Totals.....	\$145,491 30	\$152,831 38	\$162,363 95	\$145,937 09
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,230 68	2,207 34	3,030 16	1,306 00
Dividends unpaid.....				
Commercial deposits subject to check.....	13,289 58	13,627 27	11,498 45	10,650 15
Commercial certificates of deposit.....	39,146 29	36,246 41	48,065 41	45,791 64
Due to banks and bankers.....				24 08
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	13,355 96	13,177 03	12,563 63	12,928 82
Savings certificates of deposit.....	39,968 79	43,073 33	31,203 30	30,256 40
Notes and bills rediscounted.....			11,500 00	
Bills payable.....		6,000 00	6,000 00	6,000 00
Totals.....	\$145,491 30	\$152,831 38	\$162,363 95	\$145,937 09

STATE BANKING DEPARTMENT.

No. 192.

STATE SAVINGS BANK OF VASSAR, VASSAR.

Organized December 30, 1896.

ISAAC GIBBARD, *President*; WM. DAVIES, *Vice President*; H. E. HARRISON, *Cashier*.

DIRECTORS.—Isaac Gibbard, H. E. Harrison, A. S. Curtis, Charles H. Richardson, William Davies.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$90,530 81	\$95,754 65	\$104,920 81	\$106,851 78
Bonds, mortgages and securities.....	55,067 23	55,567 23	64,047 23	65,147 23
Premiums paid on bonds.....	446 10	446 10	746 10	722 99
Overdrafts.....	49 31	71 11		108 36
Banking house.....	3,400 00	3,400 00	3,400 00	3,400 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		6,000 00	6,000 00	6,000 00
Items in transit.....				
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	68,638 54	58,922 92	34,629 06	33,588 05
Exchanges for clearing house.....				
U. S. and National bank currency.....	6,641 00	6 486 00	8,105 00	7,548 00
Gold coin.....	3,405 00	3,765 00	3,795 00	4,120 00
Silver coin.....	1,105 70	1,558 00	1,521 35	484 95
Nickels and cents.....	185 60	193 39	250 18	155 28
Checks, cash items and internal revenue account.....		621 03	90 87	5 00
Totals.....	\$234,039 29	\$237,375 43	\$232,105 60	\$232,732 64
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,538 56	3,050 46	3,085 27	2,866 27
Dividends unpaid.....				
Commercial deposits subject to check.....	35,716 87	27,795 50	25,110 95	27,958 51
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	51,826 25	53,279 91	52,059 53	50,513 61
Savings certificates of deposit.....	114,987 61	123,249 56	121,843 85	121,594 25
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$234,039 29	\$237,375 43	\$232,105 60	\$232,732 64

No. 284.

WAYLAND STATE BANK, WAYLAND.

Organized November 25, 1903.

E. O. HANLON, *President*; JOHN FROHM, *Vice President*; E. W. PICKETT, *Cashier*;
JOHN A. TURNER, *Assistant Cashier*.

DIRECTORS.—E. W. Pickett, E. O. Hanlon, John Frohm, V. S. Fish, H. J. Turner, C. H. Brush, C. L. Barrell.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$30,896 01	\$26,900 38	\$29,033 84	\$32,138 34
Bonds, mortgages and securities.....	12,075 00	24,249 91	23,964 31	24,037 33
Premiums paid on bonds.....				
Overdrafts.....	3 08			
Banking house.....				
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	799 45		118 43	
United States bonds.....				
Due from banks in reserve cities.....	20,341 30	10,777 58	14,592 20	17,734 36
Exchanges for clearing house.....				
U. S. and National bank currency.....	2,684 00	5,208 00	4,828 00	2,460 00
Gold coin.....	605 00	970 00	1,000 00	1,200 00
Silver coin.....	458 00	501 25	180 50	144 50
Nickels and cents.....	22 22	19 68	9 36	16 55
Checks, cash items and internal revenue account.....			39 12	19 10
Totals.....	\$69,383 06	\$70,126 80	\$75,265 76	\$79,250 18
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....	454 70	659 04	545 05	890 04
Dividends unpaid.....				
Commercial deposits subject to check.....	19,768 78	18,519 96	16,172 01	15,520 67
Commercial certificates of deposit.....	20,871 18	6,831 52	3,342 46	1,366 46
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....		834 62	929 44	2,017 57
Savings certificates of deposit.....	8,288 40	23,280 76	31,270 80	39,455 44
Notes and bills rediscounted.....				
Bills payable.....			3,000 00	
Totals.....	\$69,383 06	\$70,126 80	\$75,265 76	\$79,250 18

STATE BANKING DEPARTMENT.

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAMES R. HOSIE, *President*; GEORGE H. STELLWAGEN, *Vice President*; GEORGE M. STELLWAGEN, *Cashier*; JOHN TRUESDELL, *Assistant Cashier*.

DIRECTORS.—James R. Hosie, George H. Stellwagen, J. J. Stellwagen, P. H. Stellwagen, George M. Stellwagen.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$131,119 27	\$116,668 86	\$119,352 73	\$118,578 46
Bonds, mortgages and securities.....	220,833 17	222,954 24	212,359 93	204,172 34
Premiums paid on bonds.....	500 00	500 00	500 00	
Overdrafts.....	1,237 87	471 90	280 44	356 80
Banking house.....	9,400 00	9,400 00	9,400 00	9,400 00
Furniture and fixtures.....	2,780 00	2,700 00	2,760 00	1,700 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities.....	51,704 54	54,162 37	37,342 39	30,900 08
Exchanges for clearing house.....	49 00	321 22	173 02	160 00
U. S. and National bank currency.....	2,215 00	502 00	2,546 00	3,368 00
Gold coin.....	18,644 86	15,904 86	17,549 86	17,649 86
Silver coin.....	380 00	350 00	240 00	380 00
Nickels and cents.....	25 99	19 35	9 95	46 20
Checks, cash items and internal revenue account.....	3 79	70 00	50 00	50 65
Totals.....	\$441,853 49	\$427,084 80	\$405,564 32	\$389,742 39
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	12,500 00	12,500 00	12,500 00
Undivided profits, less current expenses, interest and taxes paid.....	7,308 94	10,236 97	8,079 43	8,898 73
Dividends unpaid.....	124 00			44 00
Commercial deposits subject to check.....	44,002 28	41,012 83	39,152 55	30,764 33
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	336 251 30	320,940 26	301,114 62	293,959 16
Savings certificates of deposit.....	16,666 97	17,394 74	19,717 72	18,576 17
Notes and bills rediscounted.....				
Bills payable.....				
Totals..	\$441,853 49	\$427,084 80	\$405,564 32	\$389,742 39

No. 96.

LUMBERMAN'S STATE BANK, WEST BAY CITY.

Organized January 1, 1875.

JOHN M. KELTON, *President*; HENRY H. NORRINGTON, *Vice President*; D. M. SHAVER, *Acting Cashier*.

DIRECTORS.—S. O. Fisher, H. H. Norrington, Peter C. Smith, John M. Kelton, Adam Kolb.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$278,102 74	\$276,417 86	\$297,532 07	\$314,036 39
Bonds, mortgages and securities.....	28,621 13	35,696 13	42,896 89	43,296 89
Premiums paid on bonds.....				
Overdrafts.....		427 35	233 20	366 39
Banking house.....				10,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	10,058 10	10,058 10	10,058 10	10,058 10
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	19,259 22	15,639 85	17,533 67	42,670 01
Exchanges for clearing house.....	9,650 50	9,650 50	641 78	758 29
U. S. and National bank currency.....	18,361 00	18,770 00	17,094 00	18,460 00
Gold coin.....	2,375 00	1,290 00	10,565 00	3,580 00
Silver coin.....	1,110 00	1,263 75	1,095 50	1,225 00
Nickels and cents.....	133 53	696 10	327 70	147 23
Checks, cash items and internal revenue ac- count.....		543 20		
Totals.....	\$370,671 22	\$371,452 84	\$401,027 91	\$447,628 35
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid.....	707 65	870 77	1,964 24	876 96
Dividends unpaid.....				
Commercial deposits subject to check.....	109,313 59	106,707 61	128,162 70	168 905 47
Commercial certificates of deposit.....	71,354 39	73,955 36	80,386 14	84,503 47
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	135,295 62	135,919 10	136,514 83	139,342 45
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$370,671 22	\$371,452 84	\$401,027 91	\$447,628 35

No. 17.

PEOPLE'S SAVINGS BANK, WEST BAY CITY.

Organized December 27, 1888.

JOHN BOURN, *President*; FRED MOHR, *Vice President*; T. R. SHAVER, *Cashier*.

DIRECTORS.—John Bourn, Curtis E. Pierce, Fred Mohr, Thos. Walsh, T. R. Shaver, Edwin T. Carrington.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$191,415 74	\$200,165 04	\$180,271 45	\$201,540 39
Bonds, mortgages and securities.....	166,692 75	172,833 08	177,128 96	182,677 57
Taxes paid on stock.....	61 33	61 33	61 33	61 33
Overdrafts.....	196 86	27 56	309 74	14 12
Banking house.....	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures.....	2,430 00	2,430 00	2,430 00	2,430 00
Other real estate.....	14,258 23	12,378 81	12,916 73	11,537 16
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	50,502 12	45,417 91	69,814 06	82,095 91
Exchanges for clearing house.....	1,717 08	2,635 95	2,705 77	2,842 07
U. S. and National bank currency.....	20,416 00	21,759 00	20,171 00	21,897 00
Gold coin.....	4,775 00	5,800 00	6,171 55	7,746 85
Silver coin.....	1,379 05	1,796 35	1,348 95	1,412 75
Nickels and cents.....	296 48	324 20	323 33	207 48
Checks, cash items and internal revenue account.....	55 00	55 00	55 00	55 00
Totals.....	\$479,195 64	\$490,684 23	\$498,707 87	\$539,517 63
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	339 88	303 05	2,268 55	316 52
Dividends unpaid.....				
Commercial deposits subject to check.....	104,878 25	102,422 25	107,582 51	145,078 78
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....	50 00	50 00	1,500 00	250 00
Cashier's checks outstanding.....		1 00		4 00
Savings deposits.....	255,458 82	270,691 25	264,791 97	267,737 05
Savings certificates of deposit.....	64,468 69	63,216 68	68,564 84	71,131 28
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$479,195 64	\$490,684 23	\$498,707 87	\$539,517 63

STATE BANKS OF MICHIGAN.

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No. 250.

THE STATE BANK OF WHITEHALL, WHITEHALL.

Organized December 18, 1901.

M. B. COVELL, *President*; C. G. PITKIN, *Vice President*; WM. ANDERSON, *Cashier*.

DIRECTORS.—M. B. Covell, C. G. Pitkin, C. E. Covell, August Edlund, James J. Gee.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$76,824 80	\$80,287 13	\$78,352 78	\$69,575 46
Bonds, mortgages and securities.....	35,745 00	39,965 00	30,745 00	30,645 00
Premiums paid on bonds.....				
Overdrafts.....	335 49	113 54	687 63	38 05
Banking house.....	2,300 00	2,300 00	2,300 00	2,300 00
Furniture and fixtures.....	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		55 90	173 27	1,148 78
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	36,395 51	25,886 69	5,335 06	11,935 68
Exchanges for clearing house.....	166 20			
U. S. and National Bank Currency.....	1,757 00	3,600 00	7,200 00	7,450 00
Gold coin.....	360 00	800 00	800 00	840 00
Silver coin.....	382 00	600 00	577 00	450 00
Nickels and cents.....	41 26	47 70	8 68	107 67
Checks, cash items and internal revenue account.....		200 16	136 19	668 08
Totals.....	\$155,407 26	\$155,046 18	\$136,445 61	\$135,258 72
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid.....	222 02	944 80	1,169 87	506 40
Dividends unpaid.....				
Commercial deposits subject to check.....	54,538 45	47,858 10	31,378 89	45,043 73
Commercial certificates of deposit.....	62,467 82	67,564 18	64,437 34	52,946 23
Due to banks and bankers.....	344 67			
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	14,834 30	15,679 10	16,459 51	13,262 36
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$155,407 26	\$155,046 18	\$136,445 61	\$135,258 72

No. 294.

THE FARMERS' SAVINGS BANK, OF WHITE PIGEON, MICH.

Organized August 8, 1904.

JOSEPH BROWN, *President*; ED. RODERICK, *Vice President*; J. M. BENJAMIN, *Cashier*.
 DIRECTORS.—Joseph Brown, Frank Wolf, Wm. G. Howard, Hugh Hutton, Fred Leader,
 Howard B. Sherman, J. Murray Benjamin, Ed. Roderick, James T. Gortner, Albert C.
 Perkins, Wilbur F. Thomas, Frank G. Evans, Samuel J. Wolf, Hugh P. Stewart.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....				\$12,286 00
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Current expenses.....				155 98
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				7,263 17
Exchanges for clearing house.....				
U. S. and National bank currency.....				3,087 00
Gold coin.....				410 00
Silver coin.....				735 90
Nickels and cents.....				39 62
Checks, cash items and internal revenue ac- count.....				22 89
Totals.....				\$24,000 56
Liabilities.				
Capital stock paid in.....				\$20,000 00
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				2,952 28
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				178 28
Savings certificates of deposit.....				870 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$24,000 56

No. 3.

*STATE BANK OF WHITE PIGEON, WHITE PIGEON.

Organized January 24, 1889.

CHAS. W. HOTCHIN, *President*; JOHN MURRAY, *Vice President*; JOHN G. SCHURTZ, *Cashier*; J. M. BENJAMIN, *Assistant Cashier*.

DIRECTORS.—John G. Schurtz, John Murray, Charles W. Hotchin, Fred C. Hotchin, A. W. Murray, John H. Catton, Birdsey Peck.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$109,456 11	\$104,258 34	\$85,747 34	.....
Bonds, mortgages and securities.....	47,513 32	32,488 32	33,363 32	.....
Premiums paid on bonds.....	.....	.....	.....	.....
Overdrafts.....	589 24	974 88	103 48	.....
Banking house.....	.....	.....	.....	.....
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	.....
Other real estate.....	10,210 00	10,210 00	19,236 76	.....
Due from other banks and bankers (not reserve cities).....	.....	.....	.....	.....
Items in transit.....	.....	.....	.....	.....
United States bonds.....	.....	.....	.....	.....
Due from banks in reserve cities.....	20,887 78	5,209 40	17,266 58	.....
Exchanges for clearing house.....	.....	.....	.....	.....
U. S. and National bank currency.....	8,963 00	3,720 00	5,086 00	.....
Gold coin.....	3,025 00	3,295 00	3,760 00	.....
Silver coin.....	1,360 00	1,113 00	1,036 00	.....
Nickels and cents.....	76 42	49 88	21 97	.....
Checks, cash items and internal revenue account.....	451 52	103 50	.....	.....
Totals.....	\$203,532 39	\$162,422 32	\$166,621 45	.....
Liabilities.	.....	.....	.....	.....
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	.....
Surplus fund.....	10,000 00	10,000 00	10,000 00	.....
Undivided profits, less current expenses, interest and taxes paid.....	954 05	749 56	400 07	.....
Dividends unpaid.....	.....	.....	.....	.....
Commercial deposits subject to check.....	29,155 91	20,759 19	27,973 42	.....
Commercial certificates of deposit.....	.....	.....	.....	.....
Due to banks and bankers.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Savings deposits.....	.....	.....	.....	.....
Savings certificates of deposit.....	128,422 43	105,913 57	100,187 96	.....
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	10,000 00	.....	3,000 00	.....
Totals.....	\$203,532 39	\$162,422 32	\$166,621 45	.....

* Insolvent July 29, 1904. J. Murray Benjamin, Receiver.

No. 35.

WILLIAMSTON STATE BANK OF WILLIAMSTON, MICH.

Organized August 30, 1888.

WILLIAM E. DENNIS, *President*; B. A. LIVERANCE, *Vice President*; BION WIXSON, *Cashier*;
FRANK J. PIERCE, *Teller*.

DIRECTORS.—William E. Dennis, Bion Wixson, B. A. Liverance, M. A. Dennis, Jacob Stoffer,
Lysander Carpenter, Jas. Leasia, S. D. Dennis, John J. Defendorf.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$133,497 21	\$138,912 76	\$143,776 96	\$136,024 03
Bonds, mortgages and securities.....	53,213 45	52,163 45	53,363 45	54,877 20
Premiums paid on bonds.....				
Overdrafts.....	1,774 92	1,737 15	2,157 30	5,512 55
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....		456 48		
Items in transit.....	1,255 91	117 98	532 20	
United States bonds.....				
Due from banks in reserve cities.....	70,790 37	70,811 67	65,816 36	72,597 55
Exchanges for clearing house.....				
U. S. and National Bank Currency.....	12,921 00	14,496 00	11,218 00	10,752 00
Gold coin.....	3,020 00	3,050 00	3,065 00	3,000 00
Silver coin.....	2,509 70	3,405 50	1,417 95	1,769 90
Nickels and cents.....	122 99	122 65	58 40	49 11
Checks, cash items and internal revenue ac- count.....	27 73	509 00	68 20	
Totals.....	\$283,733 28	\$290,382 64	\$286,573 82	\$289,182 34
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	3,710 44	4,042 87	4,297 92	5,317 85
Dividends unpaid.....	400 00	50 00	50 00	
Commercial deposits subject to check.....	39,270 97	40,415 61	38,715 58	34,835 15
Commercial certificates of deposit.....	180,351 87	185,874 16	183,510 32	189,029 34
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$283,733 28	\$290,382 64	\$286,573 82	\$289,182 34

STATE BANKS OF MICHIGAN.

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No. 166.

FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1893.

A. M. SALLIOTTE, *President*; H. C. POTTER, JR., *Vice President*; C. F. BABCOCK, *Cashier*.

DIRECTORS.—A. M. Salliotte, G. A. Raupp, H. H. Eby, S. T. Hendricks, C. F. Babcock, Geo. H. Russel, H. C. Potter, Jr., Fred Glnzel, Jr.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$101,134 49	\$100,037 78	\$104,355 59	\$125,649 20
Bonds, mortgages and securities.....	81,163 35	78,244 49	79,496 99	84,887 00
Premiums paid on bonds.....				
Overdrafts.....	192 34	123 31	402 52	242 67
Banking house.....	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures.....	2,850 00	2,850 00	2,850 00	2,850 00
Other real estate.....	7,821 06	7,821 06	7,821 06	7,821 06
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	25,589 58	20,344 70	17,233 04	41,095 67
Exchanges for clearing house.....			410 63	
U. S. and National bank currency.....	5,777 00	8,782 00	4,152 00	9,497 00
Gold coin.....	5,970 00	7,455 00	8,180 00	5,630 00
Silver coin.....	676 00	200 00	132 00	189 00
Nickels and cents.....	97 47	75 58	75 85	95 57
Checks, cash items and internal revenue account.....	276 44	153 60	141 15	217 09
Totals.....	\$248,547 73	\$243,087 52	\$242,250 83	\$295,174 86
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,250 00	7,250 00	7,250 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid.....	1,418 59	1,955 75	1,540 32	1,033 96
Dividends unpaid.....	10 00			10 00
Commercial deposits subject to check.....	51,283 92	42,878 06	33,750 37	86,693 38
Commercial certificates of deposit.....	653 25	150 00	155 00	585 00
Due to banks and bankers.....				
Certified checks.....			21 19	450 00
Cashier's checks outstanding.....				
Savings deposits.....	137,931 97	140,853 71	149,533 95	148,902 52
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$248,547 73	\$243,087 52	\$242,250 83	\$295,174 86

No. 64.

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President*; F. B. SIBLEY, *Vice President*; FRED E. VAN ALSTYNE, *Cashier*.

DIRECTORS.—J. S. Van Alstyne, Sidney T. Miller, F. B. Sibley, Geo. Hendrie, Thos. H. Christian, John C. Cahalan, Alexander H. Sibley, Charles W. Thomas.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$262,235 04	\$265,621 24	\$269,363 83	\$257,797 95
Bonds, mortgages and securities.....	218,464 07	223,381 07	238,176 82	249,604 82
Premiums paid on bonds.....	3,856 75	3,856 75	3,656 75	3,596 75
Overdrafts.....	806 66	12 85	159 10	277 08
Banking house.....	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures.....	2,850 00	2,850 00	2,850 00	2,850 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				4,506 20
United States bonds.....	50,000 00	50,000 00	50,000 00	50,000 00
Due from banks in reserve cities.....	96,447 03	104,198 93	213,088 63	142,171 93
Exchanges for clearing house.....				
U. S. and National bank currency.....	15,972 00	16,213 00	14,517 00	6,011 00
Gold coin.....	10,240 00	11,460 00	12,007 50	13,077 50
Silver coin.....	758 75	109 25	478 50	235 50
Nickels and cents.....	81 55	67 39	61 54	106 50
Checks, cash items and internal revenue account.....	553 12	1,720 00	2,066 03	2,104 03
Totals.....	\$674,264 97	\$691,550 48	\$818,425 70	\$744,339 26
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	13,610 40	16,913 07	21,372 17	17,285 00
Dividends unpaid.....				
Commercial deposits subject to check.....	86,845 65	81,600 04	199,567 31	131,065 85
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	513,030 92	530,067 37	534,366 22	531,078 91
Savings certificates of deposit.....	778 00	2,970 00	3,120 00	4,909 50
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$674,264 97	\$691,550 48	\$818,425 70	\$744,339 26

No. 227.

YALE STATE BANK, YALE.

Organized January 4, 1901.

JAMES LIVINGSTON, *President*; JAMES McCOLL, *Vice President*; WM. H. LEARMONT, *Cashier*;
 GUY E. BEARD, *Assistant Cashier*.

DIRECTORS.—James Livingston, Harvey Tappan, James McColl, Charles Rounds, J. P. Livingston.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$86,248 31	\$92,519 45	\$88,343 27	\$95,957 54
Bonds, mortgages and securities.....	32,278 55	28,690 55	27,588 28	31,615 28
Premiums paid on bonds.....				
Overdrafts.....	315 85	651 26	934 22	996 78
Banking house.....				
Furniture and fixtures.....	1,626 27	1,606 27	1,576 09	1,556 00
Other real estate.....	3,605 00	3,605 00	3,690 00	3,690 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	15,034 84	15,330 41	32,887 30	20,234 40
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,416 00	3,941 00	4 134 00	7,670 00
Gold coin.....	15 00	25 00	10 00	15 00
Silver coin.....	479 50	319 50	498 20	845 25
Nickels and cents.....	106 08	142 53	175 25	207 33
Checks, cash items and internal revenue ac- count.....	62 62	247 48	587 15	152 71
Totals.....	\$147,188 02	\$147,078 45	\$160,333 67	\$162,970 32
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,917 20	2,862 38	3,607 04	2,338 24
Dividends unpaid.....				
Commercial deposits subject to check.....	25,210 50	26,826 11	29,914 08	28,501 93
Commercial certificates of deposit.....	52,874 66	55,058 80	62,473 26	56,934 51
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	28,881 66	28,390 71	31,522 84	35,725 39
Savings certificates of deposit.....	8,804 00	7,440 45	6,316 45	6,270 25
Notes and bills rediscounted.....				6,000 00
Bills payable.....	3,000 00			
Totals.....	\$147,188 02	\$147,078 45	\$160,333 67	\$162,970 32

No. 64.

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President*; F. B. SIBLEY, *Vice President*; FRED E. VAN ALSTYNE, *Cashier*.

DIRECTORS.—J. S. Van Alstyne, Sidney T. Miller, F. B. Sibley, Geo. Hendrie, Thos. H. Christian, John C. Cahalan, Alexander H. Sibley, Charles W. Thomas.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$262,235 04	\$265,621 24	\$269,363 83	\$257,797 95
Bonds, mortgages and securities.....	218,464 07	223,381 07	238,176 82	249,604 82
Premiums paid on bonds.....	3,856 75	3,856 75	3,656 75	3,596 75
Overdrafts.....	806 66	12 85	159 10	277 08
Banking house.....	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures.....	2,850 00	2,850 00	2,850 00	2,850 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				4,506 20
United States bonds.....	50,000 00	50,000 00	50,000 00	50,000 00
Due from banks in reserve cities.....	96,447 03	104,198 93	213,088 63	142,171 93
Exchanges for clearing house.....				
U. S. and National bank currency.....	15,972 00	16,213 00	14,517 00	6,011 00
Gold coin.....	10,240 00	11,460 00	12,007 50	13,077 50
Silver coin.....	738 75	169 25	478 50	235 50
Nickels and cents.....	81 55	67 39	61 54	106 50
Checks, cash items and internal revenue account.....	553 12	1,720 00	2,066 03	2,104 03
Totals.....	\$674,264 97	\$691,550 48	\$818,425 70	\$744,339 26
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	13,610 40	16,913 07	21,372 17	17,285 00
Dividends unpaid.....				
Commercial deposits subject to check.....	86,845 65	81,600 04	199,567 31	131,065 85
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	513,030 92	530,067 37	534,366 22	531,078 91
Savings certificates of deposit.....	778 00	2,970 00	3,120 00	4,909 50
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$674,264 97	\$691,550 48	\$818,425 70	\$744,339 26

STATE BANKS OF MICHIGAN.

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No. 227.

YALE STATE BANK, YALE.

Organized January 4, 1901.

JAMES LIVINGSTON, *President*; JAMES MCCOLL, *Vice President*; WM. H. LEARMONT, *Cashier*;
 GUY E. BEARD, *Assistant Cashier*.

DIRECTORS.—James Livingston, Harvey Tappan, James McColl, Charles Rounds, J. P. Livingston.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$86,248 31	\$92,519 45	\$88,343 27	\$95,987 54
Bonds, mortgages and securities.....	32,278 55	28,600 55	27,588 28	31,615 28
Premiums paid on bonds.....				
Overdrafts.....	315 85	651 26	934 22	996 78
Banking house.....				
Furniture and fixtures.....	1,626 27	1,606 27	1,576 00	1,558 00
Other real estate.....	3,605 00	3,605 00	3,600 00	3,600 00
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....	15,034 84	15,330 41	32,887 30	20,234 40
Exchanges for clearing house.....				
U. S. and National bank currency.....	7,416 00	3,941 00	4,134 00	7,670 00
Gold coin.....	15 00	25 00	10 00	15 00
Silver coin.....	479 50	319 50	408 20	845 25
Nickels and cents.....	106 08	142 53	175 25	207 33
Checks, cash items and internal revenue account.....	62 62	247 48	587 15	152 71
Totals.....	\$147,188 02	\$147,078 45	\$160,333 67	\$162,970 32
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	1,500 00	1,500 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid.....	1,917 20	2,862 38	3,607 04	2,538 24
Dividends unpaid.....				
Commercial deposits subject to check.....	25,210 50	26,826 11	29,914 08	28,501 93
Commercial certificates of deposit.....	52,874 66	55,058 80	62,473 26	56,934 51
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	28,881 66	28,390 71	31,522 84	35,725 39
Savings certificates of deposit.....	8,804 00	7,140 45	6,316 45	6,270 25
Notes and bills rediscounted.....				6,000 00
Bills payable.....	3,000 00			
Totals.....	\$147,188 02	\$147,078 45	\$160,333 67	\$162,970 32

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

AUGUSTUS BEYER, *President*; HENRY P. GLOVER, *Vice President*; R. W. HEMPHILL, *Cashier*;
P. W. CARPENTER, *Assistant Cashier*; GEO. H. GAW, JR., *Auditor*.

DIRECTORS.—R. W. Hemphill, H. P. Glover, Augustus Beyer, R. W. Hemphill, Jr., P. W. Carpenter.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$510,407 58	\$497,353 00	\$487,444 23	\$501,253 81
Bonds, mortgages and securities.....	201,720 00	208,050 00	212,870 00	203,120 00
Premiums paid on bonds.....				
Overdrafts.....	9,947 95	13,297 03	16,541 19	3,093 06
Banking house.....	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....	22,540 00	22,540 00	22,540 00	22,540 00
Due from other banks and bankers (not reserve cities).....	4,236 11	6,498 78	5,573 95	6,334 72
Items in transit.....	7,088 31	4,247 63	469 67	631 75
United States bonds.....				
Due from banks in reserve cities.....	69,674 41	105,472 56	121,583 79	119,549 34
Exchanges for clearing house.....	2,555 27	3,916 65	2,380 49	2,250 96
U. S. and National bank currency.....	16,057 00	11,146 00	10,491 00	22,514 00
Gold coin.....	25,000 00	25,500 00	26,580 00	28,105 00
Silver coin.....	5,050 00	2,037 00	1,285 00	1,431 00
Nickels and cents.....	309 70	32 87	165 11	235 05
Checks, cash items and internal revenue ac- count.....	2,474 55	748 27	29 71	128 09
Totals.....	\$906,060 88	\$930,839 79	\$937,954 14	\$941,736 78
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,728 33	6,054 05	5,688 51	2,008 22
Dividends unpaid.....				
Commercial deposits subject to check.....	116,329 27	119,979 40	128,130 83	150,059 94
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	118,045 08	124,833 73	123,136 18	123,287 25
Savings certificates of deposit.....	606,958 20	619,972 52	620,998 62	606,431 37
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$906,060 88	\$930,839 79	\$937,954 14	\$941,736 78

STATE BANKS OF MICHIGAN.

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No. 226.

ZEELAND STATE BANK, ZEELAND.

Organized December 14, 1900.

J. DEN HERDER, *President*; F. BOONSTRA, *Vice President*; C. J. DEN HERDER, *Cashier*.

DIRECTORS.—J. Den Herder, A. Labuis, H. De Krul, F. Boonstra, C. J. Den Herder.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$169,307 36	\$174,944 28	\$173,480 87	\$168,241 72
Bonds, mortgages and securities.....	204,871 00	209,717 44	208,842 44	211,042 44
Premiums paid on bonds.....				
Overdrafts.....	563 96	98 52	51 84	49 10
Banking house.....				
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....	296 08	266 94	140 10	
United States bonds.....				
Due from banks in reserve cities.....	73,383 48	51,553 77	57,613 68	59,058 27
Exchanges for clearing house.....				
U. S. and National bank currency.....	14,480 00	12,930 00	13,584 00	15,231 00
Gold coin.....	17,175 00	16,855 00	16,840 00	16,675 00
Silver coin.....	1,934 25	2,213 15	1,574 45	1,182 00
Nickels and cents.....	296 03	207 71	213 31	49 53
Checks, cash items and internal revenue ac- count.....				
Totals.....	\$483,107 16	\$469,586 81	\$473,140 69	\$472,329 06
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid.....	4,639 88	6,419 80	7,486 32	3,219 65
Dividends unpaid.....				
Commercial deposits subject to check.....	72,972 42	49,937 86	65,641 40	52,286 30
Commercial certificates of deposit.....	369,562 99	336,822 38	225,839 47	150,690 66
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....	8,431 87	8,897 24	10,060 52	9,920 32
Savings certificates of deposit.....		40,009 53	136,612 98	226,212 13
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$483,107 16	\$469,586 81	\$473,140 69	\$472,329 06

REPORTS
OF THE
NATIONAL BANKS OF MICHIGAN

AS FURNISHED THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT

JANUARY 22, MARCH 28, JUNE 9 AND SEPTEMBER 6, 1904.

NATIONAL BANKS OF MICHIGAN.

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No. 3316.

FIRST NATIONAL BANK, ALBION.

W. O'DONOUGHUE, *President*; I. L. SIBLEY, *Vice President*; H. M. DEARING, *Cashier*;
S. HYNEY, *Assistant Cashier*.

DIRECTORS.—W. O'Donoughue, I. L. Sibley, M. D. Weeks, A. J. Howell, J. C. Eslow, H. M. Dearing, S. Hyney.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts	\$305,953 59	\$309,701 39	\$343,730 15	\$344,496 04
Overdrafts, secured and unsecured	13,782 46	19,342 07	16,551 75	15,272 58
U. S. bonds to secure circulation	45,000 00	45,000 00	45,000 00	45,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	25,569 46	25,569 46	22,069 46	21,069 46
Banking house, furniture and fixtures	7,375 00	7,375 00	7,375 00	7,450 00
Other real estate, and mortgages owned	12,822 09	12,822 09	14,752 54	14,752 54
Due from National banks (not reserve agents) ..	1,376 38	825 80	3,779 24	
Due from State banks and bankers				18 15
Due from approved reserve agents	21,484 95	26,049 77	12,224 12	10,516 99
Checks and other cash items	984 60	1,047 05	360 56	800 45
Exchanges for clearing house	1,393 14	4,288 67	1,380 26	1,999 25
Notes of other National banks	3,687 00	2,439 00	4,846 00	2,212 00
Fractional paper currency, nickels and cents ..	160 08	119 76	117 04	137 09
Specie	13,353 85	13,530 70	17,927 15	11,804 05
Legal tender notes	4,000 00	4,000 00	5,000 00	4,000 00
Redemption fund with U. S. treasurer (5% of circulation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% re- demption fund				
Totals	\$450,192 60	\$474,369 76	\$497,363 27	\$481,778 60
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid ..	8,356 44	9,915 14	9,639 58	9,298 78
National bank notes outstanding	42,900 00	44,500 00	43,650 00	45,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid				
Individual deposits subject to check	200,028 31	206,546 03	222,394 07	221,681 38
Demand certificates of deposit	82,897 85	88,408 59	96,679 62	80,798 44
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$459,192 60	\$474,369 76	\$497,363 27	\$481,778 60

STATE BANKING DEPARTMENT.

No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

B. D. PRITCHARD, *President*; N. B. WEST, *Vice President*; F. I. CHICHESTER, *Cashier*.

DIRECTORS.—B. D. Pritchard, N. B. West, I. P. Griswold, F. I. Chichester, E. E. Chichester.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$214,439 34	\$205,290 19	\$230,697 50	\$218,498 14
Overdrafts, secured and unsecured.....	5,797 15	5,188 93	5,549 12	5,164 14
U. S. bonds to secure circulation.....	12,500 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	29,224 00	29,224 00	29,224 00	29,124 00
Banking house, furniture and fixtures.....	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate, and mortgages owned.....	3,798 39	3,798 39	3,718 93	3,318 93
Due from National banks (not reserve agents).....	7,409 79	18,900 42	13,225 72	6,940 49
Due from State banks and bankers.....	5,084 26	14,352 49	13,275 09	10,838 96
Due from approved reserve agents.....	22,207 11	41,394 95	10,934 86	24,580 86
Checks and other cash items.....	1,999 71	2,020 14	1,472 80	1,328 33
Revenue stamps.....		150 57	150 57	
Exchanges for clearing house.....				
Notes of other National banks.....	50 00		1,600 00	120 00
Fractional paper currency, nickels and cents.....	240 19	244 27	100 55	105 70
Specie.....	22,397 52	30,929 47	20,632 32	20,067 02
Legal tender notes.....	14,553 00	3,090 00	3,215 00	3,240 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	1,150 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	150 57			900 00
Totals.....	\$347,185 03	\$412,442 82	\$393,005 46	\$383,435 37
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$30,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	11,147 54	9,659 54	12,864 73	11,913 79
National bank notes outstanding.....	12,000 00	23,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....	109 33	419 27	195 70	7 06
Dividends unpaid.....	1,120 00	870 30	870 00	560 00
Individual deposits subject to check.....	155,997 77	204,250 13	162,518 00	157,761 52
Demand certificates of deposit.....	106,810 39	114,218 20	106,531 35	104,067 22
Time certificates of deposit.....				
Certified checks.....		25 68	25 68	25 68
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$347,185 03	\$412,442 82	\$393,005 46	\$383,435 37

NATIONAL BANKS OF MICHIGAN.

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No. 2847.

ALPENA NATIONAL BANK, ALPENA.

F. W. GILCHRIST, *President*; W. H. JOHNSON, *Vice President*; JOHN C. COMFORT, *Cashier*.

DIRECTORS.—F. W. Gilchrist, Wm. H. Johnson, Henry Bolton, Donald McRae, John Sinclair, W. B. Taber, Wm. Krebs.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts	\$533,626 67	\$802,883 44	\$709,473 89	\$654,652 78
Overdrafts, secured and unsecured	1,568 86	6,343 71	4,253 67	2,175 37
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc.	207,823 43	41,183 43	56,919 86	42,194 73
Banking house, furniture and fixtures	2,700 00	2,700 00	2,700 00	5,181 70
Other real estate, and mortgages owned	7,215 91	7,215 91	7,215 91	7,215 91
Due from National banks (not reserve agents) ..	49 46			2,521 56
Due from State banks and bankers				
Due from approved reserve agents	56,061 99	39,925 85	78,026 91	79,465 80
Checks and other cash items	2,309 53	1,087 44	396 67	776 05
Exchanges for clearing house				
Notes of other National banks	1,863 00	2,452 00	2,337 00	2,847 00
Fractional paper currency, nickels and cents....	222 31	215 12	491 48	329 38
Specie	27,770 00	28,685 00	30,662 50	28,695 00
Legal tender notes	18,959 00	25,589 00	20,124 00	12,784 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund				
Totals	\$912,660 16	\$1,010,780 90	\$964,801 89	\$889,249 28
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	15,500 00	15,500 00	15,500 00	15,500 00
Undivided profits less expenses and taxes paid..	3,952 63	6,683 18	2,626 20	10,530 47
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid				
Individual deposits subject to check	605,691 45	567,893 80	550,554 06	591,256 05
Demand certificates of deposit	167,516 08	164,210 46	157,862 68	142,970 66
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted		136,493 46	118,258 95	8,992 10
Bills payable	20,000 00	20,000 00	20,000 00	20,000 00
Liabilities other than those above stated				
Totals	\$912,660 16	\$1,010,780 90	\$964,801 89	\$889,249 28

No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

EDWARD D. KINNE, *President*; HARRISON SOULE, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS.—E. D. Kinne, Harrison Soule, Wirt Cornwell, James L. Babcock, Moses Seabolt, S. W. Clarkson, H. M. Woods, William Wagner, Fred K. Schmid.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$317,809 76	\$318,278 91	\$325,505 92	\$339,491 77
Overdrafts, secured and unsecured.....	20,321 75	5,151 30	7,586 76	10,754 07
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	900 00	900 00	900 00	900 00
Stocks, securities, etc.....	61,943 60	56,588 60	56,588 60	56,588 60
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	9,094 03	11,466 92	3,508 25	10,025 91
Due from approved reserve agents.....	25,925 02	85,106 42	100,875 60	34,454 05
Checks and other cash items.....	2,945 37	1,622 61	454 21	429 33
Exchanges for clearing house.....	201 26	374 80	1,231 8	870 46
Notes of other National banks.....	14,625 00	10,855 00	11,890 00	5,700 00
Fractional paper currency, nickels and cents.....	407 28	544 97	588 18	374 99
Specie.....	17,567 30	19,439 00	18,420 25	18,003 95
Legal tender notes.....	9,940 00	9,515 00	9,266 00	8,732 60
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$523,940 37	\$562,093 53	\$588,608 85	\$528,675 13
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	21,204 31	24,889 56	28,400 04	26,848 39
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	2,460 89	1,685 76	1,087 69	649 43
Due to State banks and bankers.....	2,853 60	1,918 65	4,000 42	2,617 07
Dividends unpaid.....	413 34	180 00	180 00	180 00
Individual deposits subject to check.....	171,257 12	200,726 09	227,274 61	158,762 21
Demand certificates of deposit.....	180,746 11	187,893 47	186,626 09	184,818 63
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$523,940 37	\$562,093 53	\$588,608 85	\$528,675 13

NATIONAL BANKS OF MICHIGAN.

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No. 7013.

CENTRAL NATIONAL BANK, BATTLE CREEK.

Organized November 21, 1903.

EDWARD C. HINMAN, *President*; FRANK WOLF, CARROLL L. POST, *Vice Presidents*;
FRANK G. EVANS, *Cashier*.

DIRECTORS.—C. W. Post, I. N. Perry, E. C. Hinman, L. W. Robinson, C. L. Post, H. P. Stewart,
H. B. Sherman, L. Werstein, G. L. Gilkey, Frank Wolf, Frank G. Evans.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$340,471 03	\$503,307 59	\$652,678 09	\$784,008 61
Overdrafts, secured and unsecured.....	8 82	82 51	101 10	143 69
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	12,046 88	12,046 88	12,046 88	12,000 00
Stocks, securities, etc.....			500 00	4,631 80
Banking house, furniture and fixtures.....	23,219 94	23,629 94	35,185 57	32,275 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	5,007 00	5,013 65	15,051 66	5,581 72
Due from State banks and bankers.....	9,356 03	6,638 20	8,476 86	7,005 36
Due from approved reserve agents.....	86,552 27	74,546 00	61,608 03	80,478 56
Checks and other cash items.....	262 99	714 36	3,282 66	3,801 73
Exchanges for clearing house.....	514 81			
Notes of other National banks.....	5,750 00	2,400 00	5,500 00	1,500 00
Fractional paper currency, nickels and cents.....	233 93	141 74	271 07	137 72
Specie.....	28,458 55	18,758 45	37,379 75	19,055 35
Legal tender notes.....	10,500 00	4,500 00	12,500 00	7,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$732,383 15	\$861,779 92	\$1,054,583 07	\$1,168,719 84
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	1,779 36	4,317 57	6,221 88	3,461 32
National bank notes outstanding.....	200,000 00	198,900 00	200,000 00	200,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	270,403 12	382,337 12	575,470 33	608,617 70
Demand certificates of deposit.....	10,200 67	26,225 23	22,890 86	106,638 32
Time certificates of deposit.....				
Certified checks.....				2 50
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$732,383 15	\$861,779 92	\$1,054,583 07	\$1,168,719 84

No. 4953.

THE OLD SECOND NATIONAL BANK, BAY CITY.

JAMES DAVIDSON, *President*; FRANK P. CHESBROUGH, *Vice President*; M. M. ANDREWS, *Cashier*; C. M. BUMP, *Assistant Cashier*.

DIRECTORS.—J. W. McGraw, Frank P. Chesbrough, F. B. Foss, James Davidson, James E. Davidson, A. M. Chesbrough, M. M. Andrews.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,159,868 84	\$970,421 68	\$951,328 65	\$870,325 41
Overdrafts, secured and unsecured.....	279 73	26 97	568 19	44 11
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	46,953 98	46,953 98	46,953 98	46,953 98
Banking house, furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	1,829 72	4,620 41	840 51	
Due from State banks and bankers.....	18,426 63	16,618 05	16,881 16	18,582 83
Due from approved reserve agents.....	98,916 54	59,650 17	65,870 11	122,012 29
Checks and other cash items.....	70 22	131 83	490 18	510 14
Exchanges for clearing house.....	3 027 50	2,945 78	2,052 79	14,674 86
Notes of other National banks.....	6,740 00	6,450 00	4,750 00	4,930 00
Fractional paper currency, nickels and cents.....	55 88	132 34	490 16	202 75
Specie.....	36,760 00	42,740 00	48,454 00	48,607 50
Legal tender notes.....	20,804 00	12,769 00	8,450 00	6,862 00
Redemption fund with U. S. treasurer (5% of circulation).....	10,000 00	10,000 00	10,000 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	3,800 00	2,150 00	2,300 00	
Totals.....	\$1,610,033 04	\$1,378,110 21	\$1,364,729 73	\$1,188,905 87
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid.....	37,248 17	47,611 10	46,223 31	33,856 19
National bank notes outstanding.....	200,000 00	200,000 00	200,000 00	50,000 00
Due to other National banks.....	48,496 58	12,163 76	22,168 05	6,204 24
Due to State banks and bankers.....	34,822 44	40,128 25	47,486 66	44,319 52
Dividends unpaid.....	40 00			
Individual deposits subject to check.....	316,543 47	313,967 71	270,386 22	317,380 61
Demand certificates of deposit.....	507,109 61	483,239 39	478,465 49	462,145 31
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	27,862 77			
Bills payable.....	165,000 00		25,000 00	
Liabilities other than those above stated.....				
Totals.....	\$1,610,033 04	\$1,378,110 21	\$1,364,729 73	\$1,188,905 87

NATIONAL BANKS OF MICHIGAN.

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No. 3947.

FIRST NATIONAL BANK, BESSEMER.

WILLIAM I. PRINCE, *President*; GEORGE L. LOOPE, *Vice President*; W. F. TRUETTNER, *Cashier*.

DIRECTORS.—Joseph Sellwood, George L. Loope, Louis H. Truettner, William I. Prince, Geo. H. Abeel.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$334,088 47	\$362,516 76	\$346,685 09	\$306,475 53
Overdrafts, secured and unsecured.....	9 52	27 28		
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	25,450 00	25,450 00	25,450 00	23,950 00
Banking house, furniture and fixtures.....	8,500 00	7,500 00	7,500 00	7,500 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	9,830 26	12,410 02	8,249 40	18,085 08
Due from State banks and bankers.....	357 28	229 96	556 10	850 98
Due from approved reserve agents.....	64,642 32	29,246 85	10,036 60	27,749 53
Checks and other cash items.....	232 05	10,719 09	8,511 80	12,182 81
Exchanges for clearing house.....				
Notes of other National banks.....	1,575 00	3,500 00	2,500 00	1,490 00
Fractional paper currency, nickels and cents.....	280 64	385 23	597 17	422 01
Specie.....	18,346 10	20,250 55	21,084 35	26,976 50
Legal tender notes.....	3,040 00	1,100 00	2,800 00	2,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$479,476 64	\$486,460 74	\$456,095 51	\$440,807 44
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	2,715 16	3,380 21	4,616 06	3,681 10
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	77 00	3 50		
Individual deposits subject to check.....	341,693 80	341,254 29	307,697 55	288,182 26
Demand certificates of deposit.....	62,490 68	69,322 74	71,275 26	76,433 33
Time certificates of deposit.....				
Certified checks.....			6 64	10 75
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$479,476 64	\$486,460 74	\$456,095 51	\$440,807 44

STATE BANKING DEPARTMENT.

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

D. S. SCOFFERN, *President*; J. W. BEISTLE, *Vice President*; CHARLES F. PEARS, *Cashier*;
H. B. HOWE, *Assistant Cashier*.

DIRECTORS.—C. H. Baker, D. S. Scoffern, J. W. Beistle, C. F. Pears, Charles Bishop,

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$137,113 18	\$133,898 88	\$149,599 89	\$139,567 40
Overdrafts, secured and unsecured.....	2,358 56	2,916 98	3,382 69	5,825 28
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	287 84	287 84	287 84	287 84
Stocks, securities, etc.....	5,000 00	5,000 00	5,000 00	7,000 00
Banking house, furniture and fixtures.....	1,480 00	1,480 00	1,480 00	1,200 00
Other real estate, and mortgages owned.....	6,532 01	6,032 01	5,947 01	5,397 01
Due from National banks (not reserve agents).....	11,973 08	10,723 43	9,938 11	6,565 17
Due from State banks and bankers.....	851 75			2,979 25
Due from approved reserve agents.....	27,520 00	45,037 59	33,996 58	19,752 68
Checks and other cash items.....	1,639 97	2,546 40	1,328 51	3,994 75
Exchanges for clearing house.....				
Notes of other National banks.....	1,855 00	500 00	2,000 00	1,200 00
Fractional paper currency, nickels and cents.....	126 67	188 05	249 46	263 89
Specie.....	13,928 60	9,905 40	13,386 70	14,539 50
Legal tender notes.....	1,000 00	1,000 00	1,000 00	1,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$224,791 66	\$232,641 58	\$240,621 79	\$222,697 57
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	5,563 89	5,139 96	5,944 53	6,408 17
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	41,108 31	39,867 53	52,231 64	36,333 06
Demand certificates of deposit.....	130,619 46	140,134 09	134,945 62	132,396 31
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$224,791 66	\$232,641 58	\$240,621 79	\$222,697 57

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

JOHN D. CUDDIHY, *President*; JOSEPH HERMANN, *Vice President*; WM. B. ANDERSON, *Cashier*;
EDWARD F. CUDDIHY, *Assistant Cashier*.

DIRECTORS.—Joseph Hermann, Josiah Hall, John D. Cuddihy, Thomas M. Lyon, August Mette,
Edward Ulseth, James Chynoweth.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,207,184 37	\$1,273,528 00	\$1,341,123 56	\$1,333,105 29
Overdrafts, secured and unsecured.....	185 89	562 01	228 01	516 59
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	56,570 00	53,750 00	53,750 00	65,500 00
Banking house, furniture and fixtures.....	30,000 00	35,000 00	35,000 00	35,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	25,733 48	38,967 77	31,251 54	34,409 15
Due from State banks and bankers.....	43,927 76	61,004 33	73,382 23	74,777 50
Due from approved reserve agents.....	650,736 61	759,083 60	680,798 82	724,908 33
Checks and other cash items.....	6,178 97	6,642 91	6,380 80	3,373 06
Exchanges for clearing house.....				
Notes of other National banks.....	23,450 00	22,390 00	23,445 00	19,475 60
Fractional paper currency, nickels and cents.....	206 49	167 56	645 74	502 21
Specie.....	194,554 25	189,797 40	235,576 80	197,449 20
Legal tender notes.....	79,000 00	78,000 00	98,500 00	80,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$2,404,167 82	\$2,546,134 27	\$2,606,342 00	\$2,595,266 33
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	34,507 19	34,616 45	41,123 81	41,736 82
National bank notes outstanding.....	25,000 00	24,300 00	24,350 00	25,000 00
Due to other National banks.....		75 79		
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	2,128,176 22	2,275,354 68	2,330,560 28	2,311,869 46
Demand certificates of deposit.....	14,642 90	9,485 85	9,222 88	15,551 28
Time certificates of deposit.....				
Certified checks.....	1,841 51	2,301 50	1,085 63	1,108 77
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$2,404,167 82	\$2,546,134 27	\$2,606,342 00	\$2,595,266 33

STATE BANKING DEPARTMENT.

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

M. L. HOWELL, *President*; A. M. KINGSBURY, *Vice President*; CHARLES A. RITTER, *Cashier*;
D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS.—M. L. Howell, J. H. Johnson, G. M. Kingsbury, C. A. Ritter, A. M. Kingsbury,
Ellen R. Funk, David L. Kingsbury.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$194,649 81	\$192,036 69	\$195,353 39	\$209,218 40
Overdrafts, secured and unsecured.....	114 16	54 01	1 04	26 17
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	73,900 00	73,900 00	73,900 00	68,000 0
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....	600 00	600 00	600 00	600 00
Due from National banks (not reserve agents).....	85 33		444 11	32 56
Due from State banks and bankers.....		1,092 71		819 42
Due from approved reserve agents.....	26,831 35	36,860 47	32,727 15	34,359 98
Checks and other cash items.....	131 50	1,879 24	2,977 17	1,980 76
Exchanges for clearing house.....				
Notes of other National banks.....	2,910 00	2,502 00	3,788 00	2,373 00
Fractional paper currency, nickels and cents.....	70 49	169 20	217 00	339 75
Specie.....	16,405 00	15,920 00	18,125 00	16,055 60
Legal tender notes.....	1,000 00	500 00	1,500 00	500 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$329,822 64	\$338,639 32	\$342,767 86	\$347,430 03
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	7,788 37	9,627 16	12,113 51	9,607 94
National bank notes outstanding.....	12,500 00	12,000 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	106,862 42	109,024 28	101,449 20	103,380 84
Demand certificates of deposit.....	112,671 85	117,987 88	126,705 15	131,941 26
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$329,822 64	\$338,639 32	\$342,767 86	\$347,430 03

NATIONAL BANKS OF MICHIGAN.

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No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

J. M. C. SMITH, *President*; FRED S. BELCHER, *Vice President*; FRED H. POLLARD, *Cashier*; F. A. LESUER, *Assistant Cashier*.

DIRECTORS.—J. M. C. Smith, Fred S. Belcher, Edward S. Lacey, Fred H. Pollard, Geo. N. Berry, F. A. Ives.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$401,387 44	\$403,630 42	\$389,665 38	\$391,858 38
Overdrafts, secured and unsecured.....	592 30	872 49	1,205 94	577 66
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	13,000 00	12,000 00	12,000 00	12,000 00
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	2,479 19	2,385 56	496 11	2,181 43
Due from State banks and bankers.....	275 00		4 50	150 00
Due from approved reserve agents.....	41,527 16	33,287 84	53,893 14	31,326 28
Checks and other cash items.....	18 16	8 92	31 06	9 56
Exchanges for clearing house.....				
Notes of other National banks.....	1,000 00	1,000 00	3,000 00	1,500 00
Fractional paper currency, nickels and cents.....	584 55	561 40	440 74	259 93
Specie.....	18,975 00	16,407 00	17,200 00	18,800 00
Legal tender notes.....	3,375 00	7,000 00	10,653 00	6,310 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$542,713 80	\$536,653 63	\$548,090 77	\$524,473 24
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	8,241 47	7,870 94	5,113 78	7,715 17
National bank notes outstanding.....	50,000 00	50,000 00	49,350 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....	312 70	837 02	151 08	348 01
Dividends unpaid.....			66 00	66 00
Individual deposits subject to check.....	165,043 76	156,916 36	156,056 97	136,103 94
Demand certificates of deposit.....	219,073 33	220,973 54	237,352 94	230,240 12
Time certificates of deposit.....				
Certified checks.....	42 54	55 77		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$542,713 80	\$536,653 63	\$548,090 77	\$524,473 24

STATE BANKING DEPARTMENT.

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

E. T. Church, *President*; A. D. Baughman, *Vice President*; H. K. Jennings, *Cashier*;
 MERLIN P. RESCH, *Assistant Cashier*.

DIRECTORS.—E. T. Church, E. N. Ely, W. B. Otto, A. D. Baughman, H. K. Jennings,
 W. F. Stine, H. G. Barber.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$262,083 08	\$255,964 49	\$252,597 61	\$255,420 31
Overdrafts, secured and unsecured.....	6,206 70	7,162 18	5,191 27	12,980 51
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	4,500 00	4,500 00	2,000 00	2,000 00
Stocks, securities, etc.....	5,000 00	5,000 00	5,000 00	5,000 00
Banking house, furniture and fixtures.....	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	10,600 65	3,583 25	1,776 50	3,635 01
Due from State banks and bankers.....	9,351 48	20,006 48	2,971 99	4,997 88
Due from approved reserve agents.....	48,531 77	52,005 48	64,633 05	69,101 03
Checks and other cash items.....	4 20	302 50	825 40	1,317 81
Exchanges for clearing house.....				
Notes of other National banks.....	6,706 00	2,562 00	7,736 00	2,475 00
Fractional paper currency, nickels and cents.....	284 50	285 24	174 56	80 01
Specie.....	11,636 00	10,957 00	13,302 00	14,252 00
Legal tender notes.....	6,000 00	6,000 00	7,000 00	2,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$498,464 38	\$495,828 62	\$490,708 47	\$501,209 56
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	29,075 22	31,265 77	26,957 56	28,632 62
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....			38 04	
Dividends unpaid.....				
Individual deposits subject to check.....	106,097 65	95,101 77	82,838 30	88,302 41
Demand certificates of deposit.....	188,291 51	204,461 08	215,874 57	219,274 53
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	40,000 00	40,000 00	40,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$498,464 38	\$495,828 62	\$490,708 47	\$501,209 56

NATIONAL BANKS OF MICHIGAN.

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No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS.—Geo. F. Reynolds, Jacob J. Post, S. Harris Embury, I. E. DeGowin, W. F. DePuy.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$545,842 54	\$553,498 39	\$527,885 23	\$494,991 14
Overdrafts, secured and unsecured.....	261 63	160 60	342 81	535 10
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,400 00	2,400 00	2,400 00	2,400 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	18,688 75	18,688 75	18,687 75	19,116 75
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	1,870 36	10,331 06	288 78	
Due from approved reserve agents.....	45,899 51	45,981 58	23,671 48	144,084 82
Checks and other cash items.....	618 68	435 66	791 02	1,572 04
Exchanges for clearing house.....				
Notes of other National banks.....	1,110 00	2,200 00	1,248 00	2,908 00
Fractional paper currency, nickels and cents.....	730 54	636 68	1,213 15	922 02
Specie.....	25,504 35	25,163 45	28,762 50	26,784 40
Legal tender notes.....	16,974 00	8,750 00	15,120 00	15,225 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$712,400 36	\$720,746 17	\$672,910 72	\$761,039 27
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	11,712 61	16,105 45	17,099 38	15,756 18
National bank notes outstanding.....	49,150 00	49,200 00	49,500 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	650 00			
Individual deposits subject to check.....	310,497 67	308,626 74	275,168 86	372,450 73
Demand certificates of deposit.....	3,810 52	4,922 71	3,853 16	3,448 89
Time certificates of deposit.....	276,579 56	281,891 27	266,904 07	259,098 22
Certified checks.....			385 25	285 25
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$712,400 36	\$720,746 17	\$672,910 72	\$761,039 27

STATE BANKING DEPARTMENT.

No. 1235.

COLDWATER NATIONAL BANK, COLDWATER.

L. M. WING, *President*; Z. G. OSBORN, *Vice President*; H. R. SAUNDERS, *Cashier*;
W. H. SIMONS, *Assistant Cashier*.

DIRECTORS.—Z. G. Osborn, L. M. Wing, L. Sloman, K. R. Williams, F. W. Moore,
H. R. Saunders.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$227,855 91	\$240,817 82	\$242,280 88	\$223,700 43
Overdrafts, secured and unsecured.....	3,936 34	7,185 19	3,603 68	1,923 87
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	1,800 00	1,800 00	2,300 00	2,300 00
Banking house, furniture and fixtures.....	2,330 00	2,470 00	2,470 00	2,470 00
Other real estate, and mortgages owned.....	32,554 75	32,554 75	32,513 75	32,513 75
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	270 00	560 00		
Due from approved reserve agents.....	36,378 83	19,582 83	21,301 00	32,357 54
Checks and other cash items.....	487 96	529 45	127 89	651 30
Exchanges for clearing house.....				
Notes of other National banks.....	1,844 00	2,200 00	2,920 00	2,205 00
Fractional paper currency, nickels and cents.....	217 23	128 53	155 30	139 67
Specie.....	14,805 70	14,330 25	15,519 95	15,263 00
Legal tender notes.....	1,152 00	1,412 00	1,825 00	1,378 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 6% re- demption fund.....				
Totals.....	\$349,882 72	\$349,880 82	\$351,267 45	\$341,152 56
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits less expenses and taxes paid.....	11,958 57	13,147 83	14,299 06	12,214 40
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	102,060 24	92,930 57	64,972 04	74,660 63
Demand certificates of deposit.....	75,863 91	83,702 42	81,896 35	83,777 53
Time certificates of deposit.....				
Certified checks.....		100 00	100 00	500 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....			30,000 00	10,000 00
Liabilities other than those above stated.....				
Totals.....	\$349,882 72	\$349,880 82	\$351,267 45	\$341,152 56

NATIONAL BANKS OF MICHIGAN.

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No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; C. G. LUCE, *Vice President*; A. S. UPSON, *Cashier*.

DIRECTORS.—Cyrus G. Luce, J. S. Barber, R. E. Clarke, L. E. Rose, M. G. Clarke,
John Murphy, A. S. Upson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$460,470 71	\$476,149 02	\$486,881 81	\$525,518 14
Overdrafts, secured and unsecured.....	2,963 66	495 73	1,565 76	2,401 20
U. S. bonds to secure circulation.....	165,000 00	165,000 00	165,000 00	165,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	116,726 25	116,726 25	131,726 25	150,726 25
Banking house, furniture and fixtures.....	13,000 00	13,000 00	13,000 00	13,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	6,355 83	1,713 93	2,306 03	2,609 33
Due from State banks and bankers.....	51 00	25 00	8 00	135 78
Due from approved reserve agents.....	51,793 94	69,138 54	69,707 08	68,733 66
Checks and other cash items.....	1,170 14	1,056 87	475 65	442 23
Exchanges for clearing house.....				
Notes of other National banks.....	6,034 00	5,096 00	8,000 00	5,001 00
Fractional paper currency, nickels and cents.....	259 65	200 24	161 48	129 76
Specie.....	16,587 95	16,507 20	17,543 50	18,689 30
Legal tender notes.....	9,500 00	9,500 00	9,000 00	8,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	8,250 00	8,250 00	8,250 00	8,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$858,163 13	\$883,159 68	\$914,226 16	\$968,636 65
Liabilities.				
Capital stock paid in.....	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits less expenses and taxes paid..	92,359 86	94,499 06	100,111 98	97,076 83
National bank notes outstanding.....	165,000 00	165,000 00	165,000 00	165,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	86,882 50	99,241 21	133,383 04	185,756 74
Demand certificates of deposit.....	313,778 90	324,277 54	315,589 27	320,661 21
Time certificates of deposit.....				
Certified checks.....	141 87	141 87	141 87	141 87
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$858,163 13	\$883,159 68	\$914,226 16	\$968,636 65

STATE BANKING DEPARTMENT.

No. 1256.

FIRST NATIONAL BANK, CORUNNA.

W. F. GALLAGHER, *President*; JOHN DRISCOLL, *Vice President*; W. A. ROSENKRANS, *Cashier*;
E. T. SIDNEY, *Assistant Cashier*.

DIRECTORS.—Roger Sherman, John Driscoll, W. F. Gallagher, L. W. Simmons, H. A. Nichols,
T. M. Euler, W. A. Rosenkrans, Matthew Busb, A. A. Harper.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$308,496 26	\$307,982 62	\$306,456 03	\$295,734 95
Overdrafts, secured and unsecured.....	2,571 53	1,077 41	180 01	2,401 72
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....	22,500 00	22,500 00	12,500 00	24,250 00
Banking house, furniture and fixtures.....	17,280 73	19,337 67	19,678 90	18,000 00
Other real estate, and mortgages owned.....	200 00	200 00	200 00	
Due from National banks (not reserve agents).....	185 84	579 68		3 38
Due from State banks and bankers.....	1,766 64	1,946 78	1,304 73	
Due from approved reserve agents.....	23,367 50	37,517 67	82,747 52	28,294 46
Checks and other cash items.....	1,164 55	2,248 50	1,932 19	2,310 54
Exchanges for clearing house.....				
Notes of other National banks.....	696 00	369 00	448 00	420 00
Fractional paper currency, nickels and cents.....	57 79	40 29	82 61	65 33
Specie.....	12,300 00	11,500 00	15,300 00	15,250 00
Legal tender notes.....	8,550 00	4,000 00	8,000 00	7,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$454,636 84	\$464,799 62	\$504,329 99	\$449,230 38
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	11,000 00	11,000 00	11,000 00	12,000 00
Undivided profits less expenses and taxes paid.....	1,750 69	3,476 96	6,339 79	916 29
National bank notes outstanding.....	50,000 00	49,400 00	50,000 00	50,000 00
Due to other National banks.....			1,194 64	
Due to State banks and bankers.....				309 13
Dividends unpaid.....				
Individual deposits subject to check.....	74,673 12	98,827 80	129,040 36	76,456 52
Demand certificates of deposit.....	240,646 33	252,094 86	256,755 20	259,548 44
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	20,566 70			
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$454,636 84	\$464,799 62	\$504,329 99	\$449,230 38

No. 2707.

FIRST NATIONAL BANK, DETROIT.

DEXTER M. FERRY, *President*; JOHN T. SHAW, *Vice President and Cashier*; EMORY W. CLARK, *Second Vice President*; FRANK G. SMITH, *Assistant Cashier*.

DIRECTORS.—D. M. Ferry, Wm. J. Chittenden, Don M. Dickinson, Wm. C. McMillan, Henry B. Lothrop, James Edgar, John T. Shaw, Stephen Y. Seyburn, E. W. Clark.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$2,777,577 27	\$2,728,929 10	\$2,624,980 73	\$2,053,226 16
Overdrafts, secured and unsecured.....	39 48	11 43	13 03	179 15
U. S. bonds to secure circulation.....	350,000 00	350,000 00	375,000 00	375,000 00
U. S. bonds to secure U. S. deposits.....	400,000 00	350,000 00	325,000 00	325,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	10,750 00			
Stocks, securities, etc.....	1,075,957 87	1,010,457 87	1,049,457 87	1,127,345 32
Banking house, furniture and fixtures.....	30,000 00	30,000 00	30,000 00	30,000 00
Other real estate, and mortgages owned.....	341,996 58	343,439 83	367,149 62	450,829 42
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	95,595 84	130,448 77	117,263 73	104,214 13
Due from approved reserve agents.....	623,407 39	613,863 10	637,613 55	759,501 12
Checks and other cash items.....	2,133 06	1,496 12	259 25	126 25
Exchanges for clearing house.....	83,435 76	210,357 99	93,058 16	139,320 58
Notes of other National banks.....	53,524 00	26,505 00	71,847 00	83,374 00
Fractional paper currency, nickels and cents.....	2,088 36	2,872 90	8,139 63	4,344 86
Specie.....	513,694 50	395,811 50	855,714 00	455,401 50
Legal tender notes.....	176,720 00	136,410 00	195,010 00	130,010 00
Redemption fund with U. S. treasurer (5% of circulation).....	17,500 00	17,050 00	18,750 00	18,750 00
Due from U. S. treasurer, other than 5% redemption fund.....	5,000 00	5,000 00		3,000 00
Totals.....	\$6,559,420 11	\$6,352,653 61	\$6,269,236 57	\$6,659,622 49
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	129,036 76	138,539 92	138,252 71	127,980 88
National bank notes outstanding.....	331,150 00	336,000 00	350,800 00	331,300 00
Due to other National banks.....	550,315 59	522,821 30	491,197 16	468,935 47
Due to State banks and bankers.....	2,212,448 47	2,206,522 96	1,969,927 03	2,083,167 96
Dividends unpaid.....	40 00	40 00	40 00	40 00
Individual deposits subject to check.....	2,262,626 57	2,147,617 89	2,340,383 62	2,690,117 33
Demand certificates of deposit.....	66,553 99	66,595 94	80,297 85	65,796 19
Time certificates of deposit.....				
Certified checks.....	1,222 72	4,383 34	1,627 86	7,508 05
Cashier's checks outstanding.....	659 04	1,970 13	567 19	1,579 66
United States deposits.....	352,198 15	277,510 26	260,108 79	239,101 81
Deposits of U. S. disbursing officers.....	53,168 82	50,651 87	29,934 36	44,095 14
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$6,559,420 11	\$6,352,653 61	\$6,269,236 57	\$6,659,622 49

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

WALDO A. AVERY, *President*; JOHN N. BAGLEY, *Vice President*; HAMILTON DEY, *Cashier*;
HERMANN DEY, *Assistant Cashier*; JOHN P. WILLIAMS, *Auditor*.

DIRECTORS.—D. D. Thorp, Hamilton Dey, Simon J. Murphy, Wm. A. Moore, Geo. H. Hopkins,
John N. Bagley, W. A. Avery, Julius Stroh, James N. Wright, Gilbert Hart, Wm. H.
Murphy, Frank W. Gilchrist, Wm. P. Holliday, Chas. B. Warren, Frank S. Werneken.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$2,067,471 97	\$2,118,443 74	\$2,032,171 00	\$2,364,247 42
Overdrafts, secured and unsecured.....	3,895 39	2,564 25	776 99	2,429 30
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	175,952 43	165,101 52	342,585 27	321,953 39
Banking house, furniture and fixtures.....	3,375 00	3,375 00	3,375 00	3,375 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	412,587 93	332,220 93	386,799 24	287,527 77
Due from State banks and bankers.....	43,932 57	44,686 76	22,519 60	19,920 83
Due from approved reserve agents.....	271,071 85	237,229 70	327,429 97	350,124 71
Checks and other cash items.....	2,009 91	6,192 84	6,038 14	1,914 60
Exchanges for clearing house.....	25,474 98	47,427 40	51,523 55	98,490 18
Notes of other National banks.....	36,486 00	19,090 00	80,950 00	63,958 00
Fractional paper currency, nickels and cents.....	2,344 26	1,466 82	2,394 37	2,502 13
Specie.....	256,820 00	171,820 00	286,108 00	295,634 00
Legal tender notes.....	90,570 00	45,510 00	110,970 00	101,990 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....		600 00	2,350 09	1,000 00
Totals.....	\$3,444,492 29	\$3,248,228 96	\$3,708,400 13	\$3,967,597 33
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid..	53,179 87	69,215 72	73,932 30	53,886 50
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	305,690 17	329,358 94	372,343 70	477,684 69
Due to State banks and bankers.....	289,467 77	375,137 71	387,005 98	301,960 85
Dividends unpaid.....	360 00			30 00
Individual deposits subject to check.....	2,142,810 46	1,794,352 47	2,245,672 53	2,400,641 45
Demand certificates of deposit.....	22,798 48	70,940 04	79,359 47	81,702 56
Time certificates of deposit.....				
Certified checks.....	3,798 76	7,693 64		
Cashier's checks outstanding.....	26,386 78	530 44	86 15	11,691 28
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	50,000 00	51,000 00		
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$3,444,492 29	\$3,248,228 96	\$3,708,400 13	\$3,967,597 33

No. 2591.

COMMERCIAL NATIONAL BANK, DETROIT.

M. L. WILLIAMS, *President*; GEO. HENDRIE, CHAS. L. PALMS, *Vice Presidents*; F. A. SMITH, *Cashier*; HENRY H. SANGER, W. A. McWHINNEY, *Assistant Cashiers*; J. H. HART, *Auditor*.

DIRECTORS.—George Hendrie, Joseph H. Berry, Gilbert W. Lee, M. L. Williams, W. C. Williams, C. F. Hammond, Robert Henkel, Jas. D. Standish, A. E. F. White, H. Kirke White, Chas. L. Palms, J. S. Farrand, Jr., Dr. J. B. Book, Wm. P. Hamilton, M. J. Murphy.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$4,713,300 71	\$4,828,869 04	\$4,738,899 47	\$5,137,296 20
Overdrafts, secured and unsecured.....	524 21	241 84	601 95	1,235 25
U. S. bonds to secure circulation.....	750,000 00	800,000 00	825,000 00	825,000 00
U. S. bonds to secure U. S. deposits.....	250,000 00	200,000 00	175,000 00	175,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	72,000 00	72,000 00	71,250 00	70,500 00
Stocks, securities, etc.....	133,950 00	133,950 00	98,950 00	98,781 25
Banking house, furniture and fixtures.....	27,000 00	26,650 00	26,625 00	26,175 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	491,614 52	414,976 98	453,980 39	512,236 45
Due from State banks and bankers.....	67,112 11	55,305 58	45,680 80	46,522 99
Due from approved reserve agents.....	1,017,780 44	712,789 28	772,974 47	809,723 99
Checks and other cash items.....	9,163 54	3,468 95	5,384 21	12,645 92
Exchanges for clearing house.....	58,619 47	48,485 63	41,304 76	97,060 21
Notes of other National banks.....	28,923 00	31,729 00	57,308 00	67,955 00
Fractional paper currency, nickels and cents.....	3,172 62	2,201 76	2,392 59	702 58
Specie.....	190,416 00	330,986 50	187,895 50	308,824 50
Legal tender notes.....	478,000 00	225,000 00	333,000 00	345,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	37,500 00	40,000 00	41,250 00	41,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	9,000 00	6,500 00		
Totals	\$8,338,061 62	\$7,939,064 06	\$7,877,997 14	\$8,615,909 34
Liabilities.				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits less expenses and taxes paid.....	33,545 89	50,255 18	37,394 94	58,854 41
National bank notes outstanding.....	718,250 00	745,000 00	767,350 00	800,600 00
Due to other National banks.....	1,064,231 54	822,764 26	809,608 00	931,474 32
Due to State banks and bankers.....	1,693,939 71	1,579,591 19	1,603,338 94	1,518,753 92
Dividends unpaid.....	145 50			45 00
Individual deposits subject to check.....	2,505,483 45	2,489,739 94	2,401,280 52	2,983,704 98
Demand certificates of deposit.....	2,700 00			
Time certificates of deposit.....	555,854 91	551,800 29	560,650 28	587,502 44
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....	254,731 44	188,510 60	147,988 31	130,771 20
Deposits of U. S. disbursing officers.....	9,179 18	11,402 60	24,190 29	104,203 07
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....			26,194 96	
Totals	\$8,338,061 62	\$7,939,064 06	\$7,877,997 14	\$8,615,909 34

No. 6492.

OLD DETROIT NATIONAL BANK, DETROIT.

ALEXANDER MCPHERSON, *President*; THEODORE D. BUHL, ELISHA H. FLINN, *Vice Presidents*; WM. T. DEGRAFF, *Cashier*; IRVINE B. UNGER, *Assistant to the President*; A. W. EHRLMAN, *Assistant Cashier*.

DIRECTORS.—Alexander Lewis, H. P. Baldwin, Alex. McPherson, T. D. Buhl, Henry Stephens, F. C. Stoepel, A. W. Wright, Oren Scotten, James Davidson, Stanford T. Crapo, E. H. Flinn, F. W. Gilchrist.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$6,019,972 84	\$6,554,420 54	\$5,782,482 01	\$6,292,669 16
Overdrafts, secured and unsecured.....	409 39	751 34	52 81	710 07
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	250,000 00	200,000 00	175,000 00	175,000 00
U. S. bonds on hand.....	130,000 00	130,000 00	205,000 00	215,000 00
Premiums on U. S. bonds.....	7,068 75	4,350 00		475 00
Stocks, securities, etc.....	140,254 77	240,879 16	232,919 16	192,804 16
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	711,123 66	527,058 03	751,083 24	758,045 54
Due from State banks and bankers.....	224,186 80	176,934 69	189,365 83	223,458 23
Due from approved reserve agents.....	1,045,800 84	680,277 88	963,186 65	1,005,715 94
Checks and other cash items.....	13,233 34	18,884 76	10,888 28	27,079 56
Exchanges for clearing house.....	100,381 80	289,179 61	112,008 51	160,220 17
Notes of other National banks.....	59,666 00	30,259 00	61,891 00	23,843 00
Fractional paper currency, nickels and cents.....	2,723 51	2,903 05	1,947 91	3,153 53
Specie.....	332,665 09	250,613 50	508,986 50	442,952 75
Legal tender notes.....	305,381 00	186,067 00	443,218 00	530,296 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	28,500 00	8,000 00	8,000 00	14,000 00
Totals.....	\$9,426,847 70	\$9,353,028 56	\$9,498,038 90	\$10,117,933 11
Liabilities.				
Capital stock paid in.....	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00	\$2,000,000 00
Surplus fund.....	400,000 00	460,000 00	400,000 00	400,000 00
Undivided profits less expenses and taxes paid.....	94,430 06	132,658 38	121,165 65	123,048 15
National bank notes outstanding.....	49,500 00	49,350 00	49,000 00	45,200 00
Due to other National banks.....	847,483 82	823,354 78	883,412 85	781,776 42
Due to State banks and bankers.....	2,004,123 19	2,091,987 15	2,098,250 49	2,331,709 10
Dividends unpaid.....	533 14			1 83
Individual deposits subject to check.....	3,706,912 99	3,514,200 31	3,004,578 45	4,150,013 12
Demand certificates of deposit.....	64,326 07	62,085 55	109,335 44	86,680 65
Time certificates of deposit.....				
Certified checks.....	9,274 93	28,903 39	58,035 14	13,628 74
Cashier's checks outstanding.....	263 50	50,600 00	260 88	10,875 00
United States deposits.....	250,000 00	200,000 00	175,000 00	175,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$9,426,847 70	\$9,353,028 56	\$9,498,038 90	\$10,117,933 11

NATIONAL BANKS OF MICHIGAN.

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No. 3487.

UNION NATIONAL BANK, DETROIT.

F. D. EATHERLY, President; HENRY C. HARMON, Vice President; L. C. SHERWOOD, Cashier.

DIRECTORS.—F. D. Eatherly, Wm. Van Sickle, H. A. Harmon, Henry Wunsch, Theo. Gorenflo, Stephen Pratt, Albert A. Albrecht, Fred E. Farnsworth, Peter McArthur.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$636,274 43	\$593,596 36	\$583,699 32	\$591,128 03
Overdrafts, secured and unsecured.....	136 63	246 05	183 64	112 91
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....	2,000 00	2,000 00	2,000 00	20,000 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate, and mortgages owned.....	26,071 64	26,971 64	26,071 64	26,071 64
Due from National banks (not reserve agents).....	27,040 61	43,503 81	38,325 43	46,364 72
Due from State banks and bankers.....	17,902 58	11,578 55	9,798 51	26,185 02
Due from approved reserve agents.....	28,641 22	51,427 45	67,924 25	48,543 55
Checks and other cash items.....	83 53	204 53	126 92	343 99
Exchanges for clearing house.....	26,436 65	16,900 66	16,772 15	27,529 86
Notes of other National banks.....	7,987 00	9,526 00	15,779 00	7,950 00
Fractional paper currency, nickels and cents.....	478 03	1,016 08	1,637 50	1,230 51
Specie.....	39,272 50	57,474 25	46,877 00	32,749 75
Legal tender notes.....	4,974 00	5,263 00	21,119 00	12,657 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$874,798 77	\$877,308 38	\$888,804 36	\$901,366 96
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	14,500 00	14,500 00	14,500 00	15,000 00
Undivided profits less expenses and taxes paid.....	19,336 98	22,159 54	25,423 68	12,612 45
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....	3,261 03	4,721 42	2,226 48	6,539 24
Due to State banks and bankers.....	19,749 17	26,942 00	26,112 17	31,907 48
Dividends unpaid.....	192 00	100 00	100 00	260 00
Individual deposits subject to check.....	373,365 58	377,782 18	409,816 44	411,041 20
Demand certificates of deposit.....	2,233 17	4,467 63	2,847 75	2,419 09
Time certificates of deposit.....	108,700 83	128,862 35	139,085 46	157,455 90
Certified checks.....	4,430 01	17,753 26	8,682 38	13,831 52
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....	79,000 00	30,000 00	10,000 00	
Liabilities other than those above stated.....				
Totals.....	\$874,798 77	\$877,308 38	\$888,804 36	\$901,366 96

STATE BANKING DEPARTMENT.

No. 5415.

FIRST NATIONAL BANK, DURAND.

LUTHER LOUCKS, *President*; N. P. LELAND, *Vice President*; J. D. LELAND, *Cashier*;
J. L. VAN ALSTINE, *Assistant Cashier*.

DIRECTORS.—Luther Loucks, N. P. Leland, C. S. Reed, F. C. Gale, John F. Hutton, George Brooks, J. D. Leland, B. W. Calkins.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June. 9.	Report of Sept. 6.
Loans and discounts.....	\$256,563 67	\$243,589 13	\$222,387 76	\$244,532 91
Overdrafts, secured and unsecured.....	308 94	232 83	734 45	966 98
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	1,250 00	1,250 00	1,250 00	1,000 00
Banking house, furniture and fixtures.....	7,800 00	8,000 00	8,000 00	8,000 00
Other real estate and mortgages owned.....	3,000 00	3,000 00	3,000 00	3,000 00
Due from National banks (not reserve agents).....		8,902 62		288 35
Due from State banks and bankers.....	17,214 25	772 77	4,669 79	
Due from approved reserve agents.....	10,781 74	22,638 46	63,999 92	70,780 51
Checks and other cash items.....	552 41	908 37	53 34	553 74
Exchanges for clearing house.....				
Notes of other National banks.....	585 00	776 00	5,340 00	631 00
Fractional paper currency, nickels and cents.....	252 64	120 89	101 56	75 75
Specie.....	6,570 00	6,235 00	7,885 00	6,985 09
Legal tender notes.....	7,500 00	12,000 00	13,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....			200 00	
Totals.....	\$338,628 65	\$334,676 07	\$356,871 82	\$368,014 24
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,200 00
Undivided profits less expenses and taxes paid.....	132 42	670 79	1,517 35	693 91
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....	181 34	563 68	195 77	
Due to State banks and bankers.....	10,000 00	10,000 00		
Dividends unpaid.....				
Individual deposits subject to check.....	96,943 13	101,767 53	110,043 49	114,470 42
Demand certificates of deposit.....	154,971 76	159,774 07	191,115 21	198,649 91
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	3,100 00	7,900 00		
Bills payable.....	19,400 00			
Liabilities other than those above stated.....				
Totals.....	\$338,628 65	\$334,676 07	\$356,871 82	\$368,014 24

NATIONAL BANKS OF MICHIGAN.

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No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

MARSHALL WOOD, *President*; E. E. HORNER, *Vice President*; F. H. DEGOLIA, *Cashier*;
A. OSBORN, *Assistant Cashier*.

DIRECTORS.—Marshall Wood, F. H. DeGolia, A. Osborn, E. E. Horner, J. T. Hall, J. H. Gallery,
L. J. Smith.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$175,066 25	\$176,005 72	\$180,241 38	\$203,858 29
Overdrafts, secured and unsecured.....	391 58	1,597 11	604 90	778 79
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	500 00	500 00	500 00	500 00
Stocks, securities, etc.....	5,000 00	5,000 00		
Banking house, furniture and fixtures.....	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate, and mortgages owned.....	3,750 00	3,750 00	3,750 00	9,700 00
Due from National banks (not reserve agents).....	1,435 63	603 20	2,096 48	2,457 63
Due from State banks and bankers.....	3,881 96	1,334 49		1,165 57
Due from approved reserve agents.....	25,287 04	21,062 30	34,818 34	29,639 33
Checks and other cash items.....	103 45	214 38	342 87	257 20
Exchanges for clearing house.....		590 00	40 00	320 00
Notes of other National banks.....		158 76	35 64	145 58
Fractional paper currency, nickels and cents.....	137 28			
Specie.....	6,470 75	6,131 30	6,235 00	6,938 65
Legal tender notes.....	5,711 00	5,390 00	4,782 00	4,601 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$249,059 94	\$243,662 26	\$254,772 21	\$281,697 04
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	3,500 00
Undivided profits less expenses and taxes paid.....	4,123 21	5,613 28	6,652 15	5,594 02
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....	5,521 86	3,984 27	2,340 13	1,647 26
Dividends unpaid.....	10 58			
Individual deposits subject to check.....	36,136 24	27,358 89	35,597 90	45,104 85
Demand certificates of deposit.....	137,768 05	141,205 82	144,682 03	163,350 91
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$249,059 94	\$243,662 26	\$254,772 21	\$281,697 04

STATE BANKING DEPARTMENT.

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President*; W. W. OLIVER, *Vice President*; C. C. ROYCE, *Cashier*;
 LESLIE FRENCH, *Assistant Cashier*.

DIRECTORS.—F. H. Van Cleve, C. C. Royce, A. Maltland, W. W. Oliver, Donald McVichie.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$817,250 27	\$838,769 32	\$882,839 52	\$950,177 30
Overdrafts, secured and unsecured.....	57 06	148 40	96 63	5 41
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	400 00	400 00	400 00	400 00
Stocks, securities, etc.....	99,667 24	99,989 72	99,989 72	89,489 72
Banking house, furniture and fixtures.....	80,00 00	8,000 00	8,000 00	5,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	5,097 46	5,156 97	1,583 22	2,937 31
Due from State banks and bankers.....	2,679 83	1,976 13	2,295 24	1,903 26
Due from approved reserve agents.....	199,891 03	114,817 19	115,538 02	123,978 03
Checks and other cash items.....	1,554 41	1,289 77	828 28	1,220 89
Exchanges for clearing house.....				
Notes of other National banks.....	1,750 00	2,300 00	4,500 00	1,050 00
Fractional paper currency, nickels and cents.....	83 73	228 10	78 15	146 41
Specie.....	59,146 50	63,516 50	73,788 50	65,034 00
Legal tender notes.....	10,000 00	15,000 00	10,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,231,836 53	\$1,204,842 10	\$1,223,187 28	\$1,275,592 33
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	12,000 00	12,000 00	12,500 00	13,000 00
Undivided profits less expenses and taxes paid.....	6,248 15	10,305 43	5,081 00	7,067 25
National bank notes outstanding.....	25,000 00	25,000 00	24,300 00	25,000 00
Due to other National banks.....	2,360 37	150 84	409 85	2,399 84
Due to State banks and bankers.....	1,052 13	240 73	333 76	638 53
Dividends unpaid.....				
Individual deposits subject to check.....	338,211 03	294,067 45	336,527 48	403,540 59
Demand certificates of deposit.....	746,964 85	762,358 64	744,035 19	723,864 12
Time certificates of deposit.....				
Certified checks.....		719 01		82 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,231,836 53	\$1,204,842 10	\$1,223,187 28	\$1,275,592 33

NATIONAL BANKS OF MICHIGAN.

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No. 3361.

FIRST NATIONAL BANK, FLINT.

JOHN J. CARTON, *President*; S. C. RANDALL, *Vice President*; CHARLES S. BROWN, *Cashier*;
BRUCE J. MACDONALD, *Assistant Cashier*.

DIRECTORS.—John J. Carton, S. C. Randall, F. Dullam, William L. Smith, Charles S. Brown,
B. F. Cotharin, Wm. McGregor, W. R. Hubbard, Geo. L. Walker.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$409,609 75	\$441,566 51	\$390,422 24	\$438,231 51
Overdrafts, secured and unsecured.....	163 47	191 15	621 85	260 42
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	134,987 76	92,763 26	158,411 76	106,465 90
Banking house, furniture and fixtures.....	21,000 00	21,000 00	21,000 00	21,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....		400 00	4,837 40	
Due from State banks and bankers.....	844 03			1,234 00
Due from approved reserve agents.....	43,874 74	32,115 38	33,906 25	52,382 78
Checks and other cash items.....	2,314 75		720 00	778 68
Exchanges for clearing house.....		263 73	720 16	
Notes of other National banks.....	535 00	489 00	396 00	747 00
Fractional paper currency, nickels and cents.....	281 39	212 28	530 65	200 70
Specie.....	17,077 00	17,813 00	17,217 00	17,421 00
Legal tender notes.....	18,500 00	19,750 00	15,500 00	18,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$806,687 89	\$784,064 31	\$801,783 40	\$814,251 99
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	24,000 00	24,000 00	24,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	12,744 86	16,366 35	20,404 88	15,669 68
National bank notes outstanding.....	150,000 00	150,000 00	150,000 00	150,000 00
Due to other National banks.....		2,002 51		696 41
Due to State banks and bankers.....	149 30	141 99	38 40	156 24
Dividends unpaid.....	248 00	152 00	152 00	
Individual deposits subject to check.....	326,875 37	290,200 46	306,801 19	346,862 57
Demand certificates of deposit.....	3,111 24	5,186 35	9,429 15	3,719 87
Time certificates of deposit.....	137,442 46	139,872 71	125,743 63	120,594 45
Certified checks.....		6,141 94	15,214 15	
Cashier's checks outstanding.....	2,116 66			1,552 77
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$806,687 89	\$784,064 31	\$801,783 40	\$814,251 99

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN.

NELSON R. HOWLETT, *President*; GEO. A. FARR, *Vice President*; M. W. TURNER, *Asst. Cashier*.DIRECTORS.—N. R. Howlett, William Savidge, Dwight Cutler, George A. Farr, John A. Pfaff,
N. Robbins, Geo. P. Savidge, H. F. Harbeck, Thomas Johnston.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 6.	Report of Sept. 6.
Loans and discounts.....	\$508,390 70	\$505,035 54	\$564,313 40	\$580,720 53
Overdrafts, secured and unsecured.....	49 49	48 04	243 58	4 60
U. S. bonds to secure circulation.....	51,300 00	51,300 00	51,300 00	51,300 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....			40 00	80 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	56,433 49	56,433 49	71,833 49	60,500 00
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....	26,681 65	25,569 46	5,616 18	3,509 00
Due from National banks (not reserve agents).....	11,316 78	4,694 88	3,572 50	11,534 01
Due from State banks and bankers.....				74 40
Due from approved reserve agents.....	67,309 45	60,228 84	72,749 94	60,571 18
Checks and other cash items.....	595 23	2,351 99	1,584 07	2,877 69
Exchanges for clearing house.....	19 01	13 00	80 55	22 89
Notes of other National banks.....	590 00	340 00	370 00	3,120 00
Fractional paper currency, nickels and cents.....	225 37	103 29	80 39	297 47
Specie.....	23,625 25	9,728 00	24,987 10	27,061 30
Legal tender notes.....	10,807 00	23,060 80	12,003 00	13,585 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,565 00	2,565 00	2,565 00	2,565 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$759,908 42	\$741,472 33	\$811,339 20	\$826,814 27
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	11,915 76	16,128 03	22,995 24	14,203 44
National bank notes outstanding.....	50,350 00	51,300 00	50,700 00	49,400 00
Due to other National banks.....				
Due to State banks and bankers.....	380 27	454 71	506 78	
Dividends unpaid.....	45 00			18 00
Individual deposits subject to check.....	486,407 63	400,967 17	514,681 33	498,154 36
Demand certificates of deposit.....	90,809 76	92,622 42	102,455 85	145,038 47
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$759,908 42	\$741,472 33	\$811,339 20	\$826,814 27

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

WILLIAM H. ANDERSON, *President*; JOHN W. BLODGETT, *Vice President*;
JOHN A. SEYMOUR, *Cashier*; L. Z. CAUKIN, *Assistant Cashier*.

DIRECTORS.—W. H. Anderson, Stephen A. Sears, Wm. H. Gay, S. M. Lemon, G. K. Johnson,
C. Bertsch, John W. Blodgett, C. G. A. Voigt, A. S. Musselman, L. E. Knappen, Sidney
F. Stevens.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,791,611 94	\$1,791,677 64	\$1,814,442 18	\$1,849,654 03
Overdrafts, secured and unsecured.....	3,665 27	1,940 58	4,798 26	2,219 78
U. S. bonds to secure circulation.....	300,000 00	300,000 00	300,000 00	300,000 00
U. S. bonds to secure U. S. deposits.....	450,000 00	450,000 00	450,000 00	350,900 00
U. S. bonds on hand.....			2,100 00	
Premiums on U. S. bonds.....	35,000 00	35,000 00	35,000 00	27,500 00
Stocks, securities, etc.....	267,368 66	259,968 66	245,346 16	249,000 00
Banking house, furniture and fixtures.....	127,500 00	127,500 00	125,000 00	125,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	35,704 90	23,313 17	25,640 01	45,996 42
Due from State banks and bankers.....	35,561 97	53,372 29	27,254 00	64,563 18
Due from approved reserve agents.....	297,366 30	281,435 37	168,494 12	291,815 18
Checks and other cash items.....	240 14	1,188 81	802 50	450 47
Exchanges for clearing house.....	17,074 25	21,214 68	32,816 00	20,593 88
Notes of other National banks.....	18,000 00	20,000 00	16,421 00	16,000 00
Fractional paper currency, nickels and cents.....	4,183 75	4,126 96	1,627 53	2,617 94
Specie.....	131,718 00	130,599 00	148,037 50	141,088 00
Legal tender notes.....	57,395 00	46,465 00	75,000 00	49,601 00
Redemption fund with U. S. treasurer (5% of circulation).....	15,000 00	15,000 00	15,000 00	15,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$3,587,390 18	\$3,562,802 16	\$3,487,779 26	\$3,551,099 88
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	125,000 00
Undivided profits less expenses and taxes paid.....	42,553 77	45,694 87	42,159 08	26,089 77
National bank notes outstanding.....	300,000 00	300,000 00	300,000 00	300,000 00
Due to other National banks.....	65,842 97	67,313 01	61,590 99	68,204 22
Due to State banks and bankers.....	612,582 12	588,864 74	559,600 86	506,253 48
Dividends unpaid.....	508 25	340 00	440 00	520 00
Individual deposits subject to check.....	892,296 34	993,085 75	1,057,657 87	1,137,650 32
Demand certificates of deposit.....	822,793 75	816,484 60	796,230 46	816,501 50
Time certificates of deposit.....				
Certified checks.....	511 98	1,019 19	100 00	880 59
Cashier's checks outstanding.....				
United States deposits.....	436,645 57	348,434 94	258,350 64	253,803 81
Deposits of U. S. disbursing officers.....	13,354 43	11,565 06	11,649 36	16,196 19
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$3,587,390 18	\$3,562,802 16	\$3,487,779 26	\$3,551,099 88

STATE BANKING DEPARTMENT.

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

ROBERT D. GRAHAM, *President*; CORNELIUS CLARK, *Vice President*; THOMAS W. STRAHAN, *Second Vice President*; SIDNEY W. SHERMAN, *Cashier*; C. L. ROSS, *Assistant Cashier*.

DIRECTORS.—Thos. W. Strahan, Hubert Weiden, Robert D. Graham, Thomas F. Carroll, Cornelius Clark, Daniel Lynch, John W. Blodgett, Samuel M. Lemon, Wm. H. Anderson, Christian Gallmeyer, Christian Bertsch, Wm. H. Gay, Henry J. Vinkemulder.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$627,799 55	\$663,007 72	\$661,213 26	\$667,402 82
Overdrafts, secured and unsecured.....	1,598 41	939 09	1,761 33	442 51
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	7,700 00	7,700 00	7,700 00	6,700 00
Stocks, securities, etc.....	11,608 00	11,596 00	20,596 00	20,613 50
Banking house, furniture and fixtures.....	4,700 00	4,700 00	4,700 00	4,500 00
Other real estate, and mortgages owned.....	26,433 00	26,433 00	26,433 00	26,000 00
Due from National banks (not reserve agents).....	19,380 02	10,415 64	15,252 54	10,962 28
Due from State banks and bankers.....				
Due from approved reserve agents.....	60,526 77	62,528 02	63,596 26	67,229 00
Checks and other cash items.....	299 87	222 66	592 72	326 64
Exchanges for clearing house.....	2,870 06	3,504 29	13,154 17	6,158 73
Notes of other National banks.....	6,800 00	7,000 00	8,000 00	7,000 00
Fractional paper currency, nickels and cents.....	1,065 51	1,343 21	1,516 30	1,530 73
Specie.....	37,654 05	39,444 50	33,152 35	26,655 85
Legal tender notes.....	21,041 00	19,008 50	25,603 50	31,067 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$934,476 24	\$962,842 63	\$988,271 43	\$981,589 15
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	22,000 00
Undivided profits less expenses and taxes paid.....	1,521 61	4,483 87	10,010 11	2,743 36
National bank notes outstanding.....	100,000 00	97,750 00	100,000 00	100,000 00
Due to other National banks.....	20,000 00	20,000 00	20,000 00	20,000 00
Due to State banks and bankers.....				
Dividends unpaid.....	134 72	2 81		39 00
Individual deposits subject to check.....	441,381 23	462,138 14	462,585 18	458 375 03
Demand certificates of deposit.....	251,429 98	258,437 11	275,019 47	277,723 06
Time certificates of deposit.....				
Certified checks.....	8 70	30 70	656 67	708 70
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$934,476 24	\$962,842 63	\$988,271 43	\$981,589 15

NATIONAL BANKS OF MICHIGAN.

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No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

DUDLEY E. WATERS, *President*; CHARLES S. HAZELTINE, *Vice President*; FRANK M. DAVIS, *Cashier*; JOHN L. BENJAMIN, JOHN D. MORTON, *Assistant Cashiers*.

DIRECTORS.—Joseph Houseman, S. Sears, John E. Peck, G. H. Long, C. S. Hazeltine, W. G. Herpolsheimer, M. J. Clark, Julius Berkey, J. Boyd Paptlind, D. E. Waters, William Widdicomb, Justus S. Stearns, Chas. S. Burch.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,929,244 49	\$1,998,851 93	\$1,963,843 37	\$2,067,734 24
Overdrafts, secured and unsecured.....	5,854 86	1,067 84	919 44	535 23
U. S. bonds to secure circulation.....	350,000 00	350,000 00	350,000 00	350,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	25,000 00	25,000 00	25,000 00	20,000 00
Stocks, securities, etc.....	43,694 28	44,527 27	44,324 37	44,209 21
Banking house, furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate, and mortgages owned.....	3,343 87	3,343 87	3,343 87	3,343 87
Due from National banks (not reserve agents).....	83,680 10	82,978 51	84,925 37	85,609 46
Due from State banks and bankers.....	188,744 67	199,816 21	113,402 49	166,351 63
Due from approved reserve agents.....	165,974 12	141,742 66	78,923 65	280,977 14
Checks and other cash items.....	589 64	320 02	489 53	141 84
Exchanges for clearing house.....	12,991 60	6,487 27	12,097 87	26,311 96
Notes of other National banks.....	9,000 00	10,000 00	9,500 00	10,500 00
Fractional paper currency, nickels and cents.....	602 52	642 50	866 75	1,042 52
Specie.....	70,520 70	77,808 00	81,323 30	72,720 00
Legal tender notes.....	30,400 00	30,000 00	30,999 00	33,200 00
Redemption fund with U. S. treasurer (5% of circulation).....	17,500 00	17,500 00	17,500 00	17,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	3,000 00	1,000 00		3,000 00
Totals.....	\$2,944,340 85	\$2,994,586 08	\$2,819,960 51	\$3,186,677 12
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	32,799 07	42,188 70	46,319 74	35,419 41
National bank notes outstanding.....	350,000 00	347,500 00	347,000 00	350,000 00
Due to other National banks.....	70,753 59	62,466 84	46,079 22	51,659 41
Due to State banks and bankers.....	169,288 11	205,254 52	245,672 83	157,219 28
Dividends unpaid.....	1,623 00	360 00		40 00
Individual deposits subject to check.....	1,308,583 90	1,309,416 80	1,102,758 28	1,582,548 76
Demand certificates of deposit.....	410,526 14	426,834 87	431,542 69	409,264 93
Time certificates of deposit.....				
Certified checks.....	757 04	525 35	525 35	525 35
Cashier's checks outstanding.....		39 00	62 40	
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$2,944,340 85	\$2,994,586 08	\$2,819,960 51	\$3,186,677 12

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

JAMES R. WYLIE, *President*; LESTER J. RINDGE, *Vice President*; FRANK WELTON, *Cashier*;
E. H. HUNT, *Assistant Cashier*.

DIRECTORS.—T. Stewart White, P. C. Fuller, D. M. Amberg, J. F. Baars, L. J. Rindge, Francis
Letellier, C. Morton, Walter C. Winchester, James R. Wylie, G. W. Perkins, S. A. Mor-
man, Thos. M. Peck.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$2,025,501 32	\$2,094,550 90	\$2,129,379 77	\$2,196,310 76
Overdrafts, secured and unsecured.....	10,554 46	1,206 48	6,310 56	2,737 21
U. S. bonds to secure circulation.....	250,000 00	250,000 00	450,000 00	450,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	55,100 00	55,100 00	55,530 00	55,530 00
Banking house, furniture and fixtures.....	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate, and mortgages owned.....	3,256 72	3,256 72	3,256 72	2,683 67
Due from National banks (not reserve agents).....	5,956 23		20,446 25	4,530 00
Due from State banks and bankers.....	48,601 50	17,048 03	26,401 63	25,248 73
Due from approved reserve agents.....	166,103 65	190,824 03	146,692 69	209,333 74
Checks and other cash items.....	354 48	615 53	169 53	1,594 01
Exchanges for clearing house.....	20,303 11	3,399 29	20,779 56	17,880 22
Notes of other National banks.....	58,685 00	41,619 00	45,781 00	44,480 00
Fractional paper currency, nickels and cents.....	550 00	400 00	850 00	450 00
Specie.....	110,451 87	95,050 01	103,591 42	94,915 59
Legal tender notes.....	31,000 00	32,000 00	45,000 00	40,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	12,500 00	12,500 00	22,500 00	22,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....	2,000 00	3,000 00	3,000 00	1,000 00
Totals.....	\$2,850,918 34	\$2,850,569 99	\$3,132,689 13	\$3,219,193 93
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid.....	84,949 57	80,867 70	98,414 66	86,258 28
National bank notes outstanding.....	250,000 00	242,600 00	447,700 00	450,000 00
Due to other National banks.....	75,591 37	53,439 08	42,323 02	81,894 30
Due to State banks and bankers.....	189,496 15	204,870 09	191,689 42	215,444 82
Dividends unpaid.....	1,135 57	188 00		12 00
Individual deposits subject to check.....	700,245 39	753,376 57	821,854 73	865,478 71
Demand certificates of deposit.....	889,500 29	915,094 50	930,187 30	917,950 57
Time certificates of deposit.....				
Certified checks.....		134 05	520 00	2,155 25
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$2,850,918 34	\$2,850,569 99	\$3,132,689 13	\$3,219,193 93

NATIONAL BANKS OF MICHIGAN.

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No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

JAMES M. BARNETT, *President*; WILLARD BARNHART, *Vice President*; HARVEY J. HOLLISTER, *Vice President*; CLAY H. HOLLISTER, *Cashier*; FRANK S. COLEMAN, *Assistant Cashier*.

DIRECTORS.—James M. Barnett, Willard Barnhart, Jacob Cummer, Jos. H. Martin, W. R. Shelby, L. H. Withey, Geo. C. Pierce, H. J. Hollister, Wm. Judson, E. G. Studley, W. D. Stevens, Clay H. Hollister, J. C. Holt, Henry Idema.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts	\$4,070,881 08	\$4,153,245 89	\$4,014,112 18	\$4,155,282 06
Overdrafts, secured and unsecured.....	2,196 21	5,617 72	2,391 60	6,182 48
U. S. bonds to secure circulation	800,000 00	800,000 00	800,000 00	800,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand				
Premiums on U. S. bonds.....	42,490 76	42,490 76	42,490 76	40,490 76
Stocks, securities, etc.	174,928 25	173,978 25	168,294 75	122,099 65
Banking house, furniture and fixtures.....	170,000 00	170,000 00	170,000 00	170,000 00
Other real estate, and mortgages owned.....	21,242 11	20,826 11	6,505 09	5,505 09
Due from National banks (not reserve agents)...	79,039 13	121,657 81	100,297 38	83,140 99
Due from State banks and bankers.....	98,854 50	102,642 58	95,772 88	67,910 46
Due from approved reserve agents.....	480,445 24	600,158 89	571,228 60	447,550 53
Checks and other cash items.....	4,686 26	4,256 36	18,258 39	8,440 80
Exchanges for clearing house.....	24,353 12	11,129 07	17,143 11	30,734 44
Notes of other National banks.....	27,000 00	20,000 00	50,000 00	56,000 00
Fractional paper currency, nickels and cents....	5,865 62	1,937 28	1,829 37	1,893 90
Specie.....	161,608 27	154,887 66	225,290 38	200,972 03
Legal tender notes.....	32,000 00	26,000 00	59,000 00	50,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	40,000 00	40,000 00	40,000 00	40,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....	6,600 00		3,100 00	7,000 00
Totals.....	\$6,242,190 55	\$6,448,828 38	\$6,385,714 48	\$6,293,153 19
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits less expenses and taxes paid	193,620 86	226,887 35	245,217 78	234,316 57
National bank notes outstanding.....	800,000 00	800,000 00	800,000 00	800,000 00
Due to other National banks.....	99,880 27	160,672 49	127,055 88	172,816 40
Due to State banks and bankers.....	419,754 05	481,560 68	384,269 29	372,180 22
Dividends unpaid.....	2,363 00	1,215 00	226 00	655 00
Individual deposits subject to check.....	1,859,785 55	1,946,463 35	2,172,181 39	2,189,409 56
Demand certificates of deposit.....	1,839,072 23	1,829,841 50	1,651,069 85	1,522,308 25
Time certificates of deposit.....				
Certified checks.....	2,704 59	2,188 01	5,694 29	1,486 89
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....	25,000 00			
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$6,242,190 55	\$6,448,828 38	\$6,385,714 48	\$6,293,153 19

STATE BANKING DEPARTMENT.

No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

✓ SAMUEL B. HARRIS, *President*; ARCHIBALD J. SCOTT, *Vice President*; WILLIAM CONDON, *Cashier*; MICHAEL M. SHEA, *Assistant Cashier*.

DIRECTORS.—Samuel B. Harris, Michael Finn, Archibald J. Scott, William H. Roberts, George H. Nichols, Charles D. Hanchette, John Funkey.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$686,885 05	\$704,121 38	\$684,506 13	\$692,512 45
Overdrafts, secured and unsecured.....	4,257 20	7,258 04	5,655 34	1,479 17
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	500 00	500 00	500 00	500 00
Stocks, securities, etc.....	21,746 25	21,646 25	17,693 75	17,593 75
Banking house, furniture and fixtures.....	51,372 81	51,372 81	51,372 81	51,372 81
Other real estate, and mortgages owned.....			34,894 36	33,894 36
Due from National banks (not reserve agents).....	14,664 09	25,992 07	17,751 52	18,324 68
Due from State banks and bankers.....	7,391 28	9,866 37	9,587 89	15,454 72
Due from approved reserve agents.....	186,076 87	155,389 32	152,697 82	160,903 44
Checks and other cash items.....	512 17	1,012 81	722 76	851 19
Exchanges for clearing house.....				
Notes of other National banks.....	3,740 00	4,320 00	5,310 00	4,840 00
Fractional paper currency, nickels and cents.....	866 82	928 54	970 73	495 50
Specie.....	60,205 50	63,271 40	74,717 40	69,506 35
Legal tender notes.....	16,202 00	9,820 00	12,152 00	8,914 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,106,920 04	\$1,107,998 99	\$1,121,034 51	\$1,129,142 42
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid.....	3,416 41	6,538 52	21,825 78	14,053 32
National bank notes outstanding.....	46,900 00	44,450 00	48,400 00	49,100 00
Due to other National banks.....	1,491 39	266 81	2,356 18	7,573 37
Due to State banks and bankers.....	2,565 01	2,213 97		
Dividends unpaid.....	169 00	169 00	129 00	124 00
Individual deposits subject to check.....	792,514 28	788,043 19	773,375 02	782,823 84
Demand certificates of deposit.....	119,863 95	126,317 50	134,948 53	135,667 89
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,106,920 04	\$1,107,998 99	\$1,121,034 51	\$1,129,142 42

No. 6727.

THE FIRST NATIONAL BANK, HART.

A. S. WHITE, *President*; FRED J. RUSSELL, *Vice President*; C. L. FLOOD, *Cashier*.

DIRECTORS.—A. S. White, Fred J. Russell, J. K. Flood, W. R. Roach, J. H. Colby.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$106,278 95	\$109,962 79	\$116,879 21	\$108,013 41
Overdrafts, secured and unsecured.....	675 70	2,845 35	3,176 15	2,161 89
U. S. bonds to secure circulation.....	10,000 00	10,000 00	10,000 00	10,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	7,500 00	7,500 00	7,500 00	7,500 00
Premiums on U. S. bonds.....	1,150 00	1,150 00	1,150 00	900 00
Stocks, securities, etc.....	21,450 00	20,450 00	20,450 00	19,550 00
Banking house, furniture and fixtures.....	3,116 66	3,116 66	3,116 66	3,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	20,404 18	22,394 83	8,420 54	7,439 34
Due from State banks and bankers.....	2,698 28	4,137 04		1,545 77
Due from approved reserve agents.....	20,407 36	27,575 78	10,342 25	29,253 56
Checks and other cash items.....	220 14	158 89	608 69	1,319 58
Exchanges for clearing house.....				
Notes of other National banks.....	4,000 00	4,544 00	4,385 00	1,027 00
Fractional paper currency, nickels and cents.....	206 90	244 70	203 04	211 72
Specie.....	4,232 40	3,478 60	3,860 00	9,452 25
Legal tender notes.....	8,277 00	8,000 00	9,000 00	
Redemption fund with U. S. treasurer (5% of circulation).....	500 00	500 00	500 00	500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$211,117 57	\$226,058 64	\$199,591 54	\$202,374 52
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	500 00	500 00	500 00	1,000 00
Undivided profits less expenses and taxes paid.....	1,982 46	3,177 03	4,140 42	2,998 51
National bank notes outstanding.....	10,000 00	10,000 00	10,000 00	10,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	30 00			
Individual deposits subject to check.....	95,762 89	103,403 47	70,461 71	78,401 56
Demand certificates of deposit.....	72,842 22	78,978 14	84,489 41	79,974 45
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$211,117 57	\$226,058 64	\$199,591 54	\$202,374 52

No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

J. T. LOMBARD, *President*; J. F. GOODYEAR, *Vice President*; W. D. HAYES, *Cashier*;
HARRY G. HAYES, *Assistant Cashier*.

DIRECTORS.—F. D. Pratt, W. D. Hayes, J. F. Goodyear, John T. Lombard, Clement Smith,
R. K. Grant, W. H. Chase.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$356,414 86	\$367,013 58	\$362,730 63	\$348,921 69
Overdrafts, secured and unsecured.....	2,515 91	6,492 51	6,324 10	5,670 69
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	30,000 00	30,000 00	25,000 00	25,000 00
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	1,778 16	1,781 56	1,786 49	1,766 48
Due from State banks and bankers.....	2,000 00			
Due from approved reserve agents.....	40,195 61	31,683 31	24,069 15	33,226 95
Checks and other cash items.....	1,783 63	3,214 84	3,540 50	3,356 26
Exchanges for clearing house.....			4,000 00	
Notes of other National banks.....	2,000 00	1,000 00	2,000 00	2,000 00
Fractional paper currency, nickels and cents.....	146 09	433 13	335 89	19 32
Specie.....	9,968 55	9,681 85	10,340 35	11,415 75
Legal tender notes.....	13,449 00	12,483 00	13,048 00	12,618 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$522,751 81	\$526,283 78	\$515,675 11	\$506,495 14
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	11,555 26	11,678 22	10,116 95	12,407 72
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	88 00			24 00
Individual deposits subject to check.....	251,686 02	232,289 70	237,405 87	236,348 22
Demand certificates of deposit.....	109,422 53	117,315 86	108,152 29	107,715 20
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....		15,000 00	10,000 00	
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$522,751 81	\$526,283 78	\$515,675 11	\$506,495 14

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. H. WINCHESTER, *Vice President*; C. F. STEWART, *Cashier*;
WM. PRIDEAUX, *Assistant Cashier*.

DIRECTORS.—C. H. Winchester, C. F. Lawrence, W. A. Waldron, F. M. Stewart, Wm. Mac-
Ritchie, E. B. Rogers.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$532,471 88	\$529,287 95	\$518,438 75	\$534,049 15
Overdrafts, secured and unsecured.....	11,637 42	10,810 20	14,842 54	3,965 41
U. S. bonds to secure circulation.....	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	458 03	458 03	458 03	458 03
Stocks, securities, etc.....	127,446 76	127,446 76	125,453 06	128,903 06
Banking house, furniture and fixtures.....	8,264 86	8,264 86	8,264 86	8,264 86
Other real estate, and mortgages owned.....	490 00	490 00	490 00	490 00
Due from National banks (not reserve agents).....		1,849 08	1,100 45	1,347 58
Due from State banks and bankers.....	1,387 56	1,709 35		443 16
Due from approved reserve agents.....	69,993 12	63,583 15	75,204 14	89,106 95
Checks and other cash items.....	916 05	1,528 03	1,402 76	1,217 21
Exchanges for clearing house.....				
Notes of other National banks.....	1,105 00	3,050 00	2,645 00	1,500 00
Fractional paper currency, nickels and cents.....	50 82	151 31	159 91	109 94
Specie.....	38,761 00	53,070 00	52,324 00	48,407 00
Legal tender notes.....	4,520 00	12,885 00	9,420 00	8,680 00
Redemption fund with U. S. treasurer (5% of circulation).....	662 50	662 50	662 50	662 50
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$811,905 00	\$829,046 82	\$824,606 00	\$841,444 85
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid.....	17,084 62	15,655 63	22,145 02	19,544 54
National bank notes outstanding.....	12,075 00	11,075 00	10,175 00	13,725 00
Due to other National banks.....	29 49			
Due to State banks and bankers.....	2,125 21	1,539 38	3,901 89	105 69
Dividends unpaid.....				
Individual deposits subject to check.....	121,854 65	129,351 86	113,844 30	113,141 21
Demand certificates of deposit.....	573,736 03	586,424 95	589,639 79	609,928 41
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$811,905 00	\$829,046 82	\$824,606 00	\$841,444 85

No. 5896.

CITIZENS' NATIONAL BANK, HOUGHTON.

R. C. PRYOR, *President*; C. V. SEEBER, *Vice President*; C. H. MOSS, *Cashier*.DIRECTORS.—R. C. Pryor, C. H. Moss, Frank Haun, B. F. Chynoweth, J. H. Jasberg, E. R. Hall,
C. V. Seeber, Graham Pope.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$245,019 26	\$238,548 66	\$252,012 55	\$247,029 10
Overdrafts, secured and unsecured.....	1,112 83	1,233 66	810 92	1,003 90
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,929 69	1,929 69	1,929 69	1,929 69
Stocks, securities, etc.....				700 00
Banking house, furniture and fixtures.....	9,854 05	9,853 05	9,852 00	9,852 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	19,449 88	12,594 01	6,165 28	5,835 34
Due from State banks and bankers.....	868 95	8,167 34	8,950 05	8,821 35
Due from approved reserve agents.....	46,171 63	70,938 57	18,877 99	51,646 48
Checks and other cash items.....		9,854 79	9,920 00	6,000 12
Exchanges for clearing house.....	1,951 00			
Notes of other National banks.....	6,670 00	5,485 00	16,240 00	1,845 00
Fractional paper currency, nickels and cents....	340 05	277 40	99 20	326 25
Specie.....	16,159 25	14,985 00	8,516 00	17,185 00
Legal tender notes.....	5,025 00	4,930 00	8,565 00	6,350 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	-1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$390,811 59	\$405,047 20	\$362,188 71	\$384,774 23
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits less expenses and taxes paid.....	11,079 18	11,817 10	13,032 21	14,141 10
National bank notes outstanding.....	24,200 00	24,500 00	24,350 00	25,000 00
Due to other National banks.....				6,403 88
Due to State banks and bankers.....	2,781 87			
Dividends unpaid.....				
Individual deposits subject to check.....	289,579 54	316,000 10	273,130 50	286,660 25
Demand certificates of deposit.....	2,871 00	2,721 00	1,071 00	1,394 00
Time certificates of deposit.....				
Certified checks.....	300 00		605 00	
Cashier's checks outstanding.....				1,175 00
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$390,811 59	\$405,047 20	\$362,188 71	\$384,774 23

No. 3334.

THE NATIONAL BANK OF HOUGHTON, HOUGHTON.

JAMES H. SEAGER, *President*; J. H. RICE, J. B. COOPER, *Vice Presidents*;
W. B. McLAUGHLIN, *Cashier*; A. N. BAUDIN, *Assistant Cashier*.

DIRECTORS.—R. R. Goodell, James H. Seager, Z. W. Wright, T. L. Chadbourne, James B. Cooper, F. McM. Stanton, L. L. Hubbard, J. H. Rice, W. E. Parnall.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,498,367 54	\$1,598,711 11	\$1,598,477 75	\$1,577,457 90
Overdrafts, secured and unsecured.....	7,489 62	3,736 45	5,913 72	2,840 67
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	175,771 10	160,771 10	159,771 10	159,771 10
Banking house, furniture and fixtures.....	45,000 00	45,000 00	45,000 00	45,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	15,007 32	16,999 78	25,497 46	49,730 37
Due from State banks and bankers.....	18,862 02	21,635 94	12,648 12	35,891 62
Due from approved reserve agents.....	409,508 30	459,310 98	549,287 44	406,640 67
Checks and other cash items.....	5,798 26	4,860 85	3,216 54	4,228 15
Exchanges for clearing house.....				
Notes of other National banks.....	18,110 00	13,160 00	25,125 00	21,705 00
Fractional paper currency, nickels and cents.....	472 50	558 00	558 50	384 01
Specie.....	191,243 35	146,428 85	155,648 95	140,897 30
Legal tender notes.....	30,000 00	30,000 00	35,000 00	50,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....	1,675 00		1,323 00	
Totals.....	\$2,522,305 01	\$2,606,173 06	\$2,722,467 61	\$2,599,546 69
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits less expenses and taxes paid..	58,939 98	61,824 99	70,659 06	78,169 58
National bank notes outstanding.....	92,750 00	96,150 00	93,950 00	95,300 00
Due to other National banks.....	4,220 58	11,703 90	5,187 96	4,011 87
Due to State banks and bankers.....	17,199 98	30,595 35	30,945 59	27,811 89
Dividends unpaid.....	492 00	18 00		156 00
Individual deposits subject to check.....	2,015,311 41	2,071,289 56	2,184,230 85	2,054,372 99
Demand certificates of deposit.....	23,756 16	30,673 76	33,839 95	33,099 36
Time certificates of deposit.....				
Certified checks.....	4,635 00	3,917 50	3,654 20	6,625 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$2,522,305 01	\$2,606,173 06	\$2,722,467 61	\$2,599,546 69

STATE BANKING DEPARTMENT.

No. 5789.

THE NATIONAL BANK OF IONIA, IONIA.

H. B. WEBBER, *President*; W. H. MATTISON, *Vice President*; C. D. RANSOM, *Cashier*.

DIRECTORS.—H. B. Webber, A. B. Morse, W. H. Mattison, T. A. Carten, F. L. Moon, M. J. Allen, H. E. Powell, C. D. Ransom, W. J. Longe, H. H. Smith, B. F. Hall.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$194,068 06	\$206,035 71	\$231,983 85	\$270,610 33
Overdrafts, secured and unsecured.....	1,276 94	1,486 99	3,529 47	4,857 65
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	43,920 00	43,920 00	43,920 00	43,920 00
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....			500 00	3,660 69
Due from State banks and bankers.....	15,064 76	11,614 04	4,767 70	5,050 25
Due from approved reserve agents.....	10,662 24	14,164 94	36,346 36	27,043 38
Checks and other cash items.....	2,910 36	3,361 47	2,727 24	3,657 20
Exchanges for clearing house.....				
Notes of other National banks.....	1,900 00	1,975 00	2,565 00	3,418 00
Fractional paper currency, nickels and cents....	202 89	106 74	103 52	187 70
Specie.....	12,811 60	12,302 55	11,106 65	12,223 00
Legal tender notes.....	12,074 00	10,003 00	18,003 00	12,004 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$317,015 25	\$327,095 44	\$377,677 79	\$408,754 20
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	4,000 00	4,000 00	4,500 00
Undivided profits less expenses and taxes paid..	5,347 91	5,975 07	6,402 41	6,244 75
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	75 00			51 00
Individual deposits subject to check.....	50,090 01	63,153 45	96,925 51	113,611 77
Demand certificates of deposit.....	186,002 33	191,766 92	207,849 87	221,846 68
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$317,015 25	\$327,095 44	\$377,677 79	\$408,754 20

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

W. S. LAING, *President*; E. F. BROWN, *Vice President*; R. S. POWELL, *Cashier*.

DIRECTORS.—W. S. Laing, J. D. Cameron, Samuel Perkins, W. H. Scandling, E. F. Brown, J. H. Cundy, R. S. Powell, H. Babcock, John Perkins.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$465,843 83	\$509,917 17	\$493,717 41	\$502,924 84
Overdrafts, secured and unsecured.....				
U. S. bonds to secure circulation.....	15,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	3,125 00	3,125 00	2,500 00	2,500 00
Stocks, securities, etc.....	31,266 67	31,150 00	35,868 05	35,868 05
Banking house, furniture and fixtures.....	10,500 00	10,500 00	10,725 00	10,725 00
Other real estate, and mortgages owned.....	6,000 00	6,000 00	6,000 00	6,000 00
Due from National banks (not reserve agents).....	4,422 98	5,002 35	10,891 66	4,779 20
Due from State banks and bankers.....	1,199 83	2,122 02	1,296 70	1,606 50
Due from approved reserve agents.....	109,929 37	89,966 33	41,031 74	20,943 35
Checks and other cash items.....	5,799 59	401 32	156 25	3,826 62
Exchanges for clearing house.....				
Notes of other National banks.....	2,025 00	1,825 00	4,325 00	4,335 00
Fractional paper currency, nickels and cents.....	106 34	157 02	162 36	125 35
Specie.....	32,926 50	27,080 25	43,621 50	33,124 50
Legal tender notes.....	3,020 00	2,950 00		4,370 00
Redemption fund with U. S. treasurer (5% of circulation).....	750 00	750 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$742,015 11	\$755,976 46	\$716,455 67	\$697,378 41
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	9,818 64	13,190 33	11,583 40	11,379 16
National bank notes outstanding.....	15,000 00	24,500 00	24,400 00	25,000 00
Due to other National banks.....	2,287 94	1,829 49	145 25	1,445 37
Due to State banks and bankers.....	497 56	1,643 66	802 79	173 78
Dividends unpaid.....				
Individual deposits subject to check.....	505,492 44	521,114 39	501,467 58	484,267 93
Demand certificates of deposit.....	65,444 18	70,836 21	63,056 65	60,112 17
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....	18,374 05	7,952 38		
United States deposits.....	50,000 00	40,000 00	40,000 00	40,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$742,015 11	\$755,976 46	\$716,455 67	\$697,378 41

No. 3971.

FIRST NATIONAL BANK, IRONWOOD.

E. D. NELSON, *President*; H. F. JAHN, *Vice President*; E. T. LARSON, *Cashier*.

DIRECTORS.—E. D. Nelson, H. F. Jahn, J. A. Tederstrom, George Beck, E. T. Larson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$287,183 65	\$281,532 96	\$283,182 86	\$260,372 53
Overdrafts, secured and unsecured.....	2,208 51	1,803 96	2,316 38	1,341 03
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	200 00	200 00	200 00	200 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	82,161 86	77,461 86	68,302 00	68,291 00
Banking house, furniture and fixtures.....	1,500 00	1,500 00	1,500 00	2,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	888 79	1,141 00	358 89	2,687 34
Due from State banks and bankers.....	3,253 31	1,000 87	1,421 86	
Due from approved reserve agents.....	40,077 37	31,713 31	30,742 85	19,544 76
Checks and other cash items.....	959 10	506 68	3,614 22	430 01
Exchanges for clearing house.....				
Notes of other National banks.....	3,585 00	1,575 00	1,500 00	2,100 00
Fractional paper currency, nickels and cents.....	117 95	115 05	165 50	9 35
Specie.....	15,002 00	27,765 00	6,400 00	6,040 00
Legal tender notes.....	15,137 50	4,352 00	13,700 00	20,016 00
Redemption fund with U. S. treasurer (5% of circulation).....				
Due from U. S. treasurer, other than 5% redemption fund.....	625 00	625 00	625 00	625 00
Totals.....	\$465,460 04	\$443,855 89	\$426,479 56	\$396,157 02
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	836 25	1,216 05	1,625 57	966 07
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....		771 09		
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	175,342 61	167,197 13	161,202 25	131,469 24
Demand certificates of deposit.....	216,781 18	202,171 62	170,450 25	103,617 91
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....			20,701 49	27,603 80
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$465,460 04	\$443,855 89	\$426,479 56	\$396,157 02

No. 5668.

THE MINERS' NATIONAL BANK, ISHPEMING.

F. BRAASTAD, *President*; D. McVICHIE, *Vice President*; A. B. MINER, *Cashier*;
H. S. THOMPSON, *Assistant Cashier*.

DIRECTORS.—W. Fitch, D. T. Morgan, D. McVichie, F. Braastad, Alexander Maltland, W. H. Johnston, H. O. Young, M. M. Duncan, A. B. Miner.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$681,652 16	\$775,706 79	\$736,303 95	\$701,953 86
Overdrafts, secured and unsecured.....	606 04	2,375 12	1,090 08	1,432 43
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	1,100 00	1,100 00	1,100 00	1,100 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	44,400 00	44,400 00	43,357 50	41,118 47
Banking house, furniture and fixtures.....	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	10,555 84	11,356 80	6,837 29	12,631 68
Due from State banks and bankers.....	7,177 38	6,510 17	4,329 59	12,778 09
Due from approved reserve agents.....	119,797 97	47,629 63	82,572 45	84,189 02
Checks and other cash items.....	904 38	1,667 82	822 98	3,675 37
Exchanges for clearing house.....				
Notes of other National banks.....	2,410 00	2,400 00	2,400 00	2,250 00
Fractional paper currency, nickels and cents.....	448 96	344 36	519 35	538 40
Specie.....	63,252 50	80,129 50	97,078 50	73,941 50
Legal tender notes.....	4,000 00	7,000 00	6,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,058,805 23	\$1,103,120 19	\$1,104,911 69	\$1,063,108 82
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	2,093 77	9,833 52	4,872 98	9,036 88
National bank notes outstanding.....	50,000 00	40,500 00	50,000 00	50,000 00
Due to other National banks.....	3,388 73	3,052 31	6,610 71	3,307 17
Due to State banks and bankers.....	6,695 94	15,306 41	4,141 55	7,176 38
Dividends unpaid.....	8 00		28 00	36 30
Individual deposits subject to check.....	797,928 77	826,802 12	845,952 06	802,155 50
Demand certificates of deposit.....	28,659 02	28,248 96	22,677 05	20,173 05
Time certificates of deposit.....				
Certified checks.....	31 00	376 87	629 34	1,223 84
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,058,805 23	\$1,103,120 19	\$1,104,911 69	\$1,063,108 82

STATE BANKING DEPARTMENT.

No. 6485.

ITHACA NATIONAL BANK, ITHACA.

ISAAC S. SEAVER, *President*; W. T. NALDRETT, *Vice President*; H. C. BARSTOW, *Cashier*.

DIRECTORS.—Isaac S. Seaver, A. S. Barber, W. T. Naldrett, Geo. Richardson, J. P. Whitman, Samuel Lewis, B. H. Sawyer, C. H. Rowland, John R. Dale.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$36,525 55	\$42,386 12	\$58,641 20	\$70,546 77
Overdrafts, secured and unsecured.....	76 18	87 12	167 20	415 06
U. S. bonds to secure circulation.....	6,250 00	6,250 00	6,250 00	6,250 00
U. S. bonds to secure U. S. deposits.....				
Interest and expense paid.....	451 99			
Premiums on U. S. bonds.....	500 00	500 00	500 00	500 00
Real estate.....	550 00			
Banking house, furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,750 00
Other real estate, and mortgages owned.....		550 00		
Due from National banks (not reserve agents).....	4,500 00	8,238 17	3,407 68	2,855 92
Due from State banks and bankers.....	12,566 06	10,487 50	3,289 37	5,208 07
Due from approved reserve agents.....	7,596 45	11,543 20	5,474 94	2,267 95
Checks and other cash items.....	210 00	547 16	149 72	547 64
Exchanges for clearing house.....	443 49		238 55	525 40
Notes of other National banks.....	5,027 00	3,355 00	3,480 00	3,050 00
Fractional paper currency, nickels and cents.....	47 35	65 15	130 68	78 94
Specie.....	4,575 50	3,651 00	5,697 50	2,910 90
Legal tender notes.....	5,000 00	3,000 00	1,255 00	650 00
Redemption fund with U. S. treasurer (5% of circulation).....	312 50	312 50	312 50	312 50
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$86,132 07	\$92,472 92	\$99,454 34	\$97,869 19
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits less expenses and taxes paid.....		157 83	1,098 87	1,988 48
National bank notes outstanding.....	6,250 00	5,950 00	6,250 00	6,250 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	39,136 79	37,684 96	31,764 82	32,940 99
Demand certificates of deposit.....	15,745 24	23,680 13	22,940 65	28,289 72
Time certificates of deposit.....			3,400 00	3,400 00
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$86,132 07	\$92,472 92	\$99,454 34	\$97,869 19

NATIONAL BANKS OF MICHIGAN.

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No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

BRADLEY M. DELAMATER, *President*; JOHN O'BRIEN, *Vice President and Manager*; WILEY R. REYNOLDS, *Vice President*; F. H. HELMER, *Cashier*; G. V. DEARING, *Assistant Cashier*.

DIRECTORS.—Bradley M. DeLamater, F. H. Helmer, Wiley R. Reynolds, John O'Brien, Edgar B. Clarkson, E. W. Barber, Lambert B. Cowley, Herbert S. Reynolds.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$558,676 78	\$581,574 61	\$594,973 85	\$569,752 65
Overdrafts, secured and unsecured.....	13,550 97	14,476 97	20,107 00	22,801 29
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....	104,301 36	104,301 36	96,801 36	96,801 36
Banking house, furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate, and mortgages owned.....	14,576 68	17,994 78	15,594 78	15,544 78
Due from National banks (not reserve agents).....	13,983 52	17,516 30	7,329 04	6,669 66
Due from State banks and bankers.....				
Due from approved reserve agents.....	149,214 92	111,377 66	60,538 52	108,038 12
Checks and other cash items.....	630 67	457 44	642 39	814 54
Exchanges for clearing house.....	5,543 87	2,979 75	5,304 73	14,538 84
Notes of other National banks.....	16,085 00	6,650 00	11,825 00	9,655 00
Fractional paper currency, nickels and cents.....	181 29	189 65	209 80	290 66
Specie.....	58,159 95	49,015 10	48,188 15	43,914 30
Legal tender notes.....	25,204 00	23,451 00	22,352 00	20,683 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....	850 00	800 00		
Totals.....	\$990,209 01	\$960,334 62	\$913,113 62	\$938,754 20
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,188 20	20,188 20	20,188 20	20,188 20
Undivided profits less expenses and taxes paid.....	25,382 91	26,683 90	28,370 20	30,652 51
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	351,686 26	308,033 33	244,760 81	257,852 43
Demand certificates of deposit.....	466,446 07	479,309 95	493,534 94	504,021 07
Time certificates of deposit.....				
Certified checks.....	1,505 57	1,119 24	1,259 47	1,039 99
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$990,209 01	\$960,334 62	\$913,113 62	\$938,754 20

No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

J. A. PITKIN, *President*; J. W. OSBORN, *Vice President*; G. W. RITCHIE, *Cashier*;
H. H. CODDINGTON, *Assistant Cashier*.

DIRECTORS.—J. W. Osborn, J. A. Pitkin, Homer Manvel, F. M. Clark, G. W. Ritchie, A. L. Pratt, Dr. Edward Ames, Wm. Dunkin, Walter R. Taylor.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$551,375 02	\$579,104 64	\$594,753 76	\$593,580 59
Overdrafts, secured and unsecured.....	8,816 89	7,964 01	6,110 14	4,348 26
U. S. bonds to secure circulation.....	80,000 00	80,000 00	80,000 00	80,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	11,000 00	12,000 00	12,000 00	12,000 00
Premiums on U. S. bonds.....	3,475 00	3,530 00	3,530 00	3,530 00
Stocks, securities, etc.....	117,383 59	117,383 59	127,419 04	127,419 04
Banking house, furniture and fixtures.....	23,400 00	23,400 00	23,400 00	23,400 00
Other real estate and mortgages owned.....	950 00	950 00	950 00	950 00
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				30,048 94
Due from approved reserve agents.....	177,486 76	186,870 63	192,048 14	192,823 41
Checks and other cash items.....	28 00	28 00	28 00	28 00
Exchanges for clearing house.....	9,139 43	7,108 18	14,890 49	9,458 17
Notes of other National banks.....	1,118 00	676 00	826 00	2,972 00
Fractional paper currency, nickels and cents.....	124 91	110 30	84 27	196 44
Specie.....	17,659 00	12,612 00	19,725 00	26,131 00
Legal tender notes.....	49,525 00	51,299 00	49,675 00	49,028 00
Redemption fund with U. S. treasurer (5% of circulation).....	4,000 00	4,000 00	4,000 00	4,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,055,491 60	\$1,087,036 35	\$1,129,442 84	\$1,161,914 85
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits less expenses and taxes paid.....	15,553 86	19,384 37	14,307 59	17,025 59
National bank notes outstanding.....	80,000 00	80,000 00	80,000 00	80,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	612 00		2,370 00	306 00
Individual deposits subject to check.....	292,065 28	279,747 77	309,155 80	340,995 57
Demand certificates of deposit.....	497,260 46	537,904 21	552,609 45	553,587 69
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,055,491 60	\$1,087,036 35	\$1,129,442 84	\$1,161,914 85

NATIONAL BANKS OF MICHIGAN.

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No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

E. C. DAYTON, *President*; C. A. PECK, *Vice President*; WILLIAM R. BEEBE, *Cashier*.

DIRECTORS.—O. M. Allen, Sr., W. S. Dewing, D. Boudeman, E. C. Dayton, C. A. Peck, H. B. Hoyt, G. L. Gilkey, James L. Sebring, Geo. E. Bardeen.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$959,415 79	\$922,958 67	\$921,695 69	\$974,800 02
Overdrafts, secured and unsecured.....	1,780 83	11,312 88	7,634 11	5,329 79
U. S. bonds to secure circulation.....	52,000 00	52,000 00	52,000 00	52,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	5,600 00	5,600 00	2,600 00	5,600 00
Premiums on U. S. bonds.....	5,000 00	5,000 00	4,790 00	5,000 00
Stocks, securities, etc.....	93,283 67	148,650 00	158,650 00	123,650 00
Banking house, furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	15,445 23	6,693 60	5,710 83	9,449 41
Due from State banks and bankers.....				
Due from approved reserve agents.....	287,280 89	189,368 85	124,738 45	165,121 84
Checks and other cash items.....	6,803 84	19,264 05		7,795 83
Exchanges for clearing house.....			10,113 43	13,093 07
Notes of other National banks.....	3,762 00	3,747 00	1,193 00	3,351 00
Fractional paper currency, nickels and cents.....	241 42	285 30	503 74	364 39
Specie.....	28,000 50	19,015 40	26,950 70	27,743 57
Legal tender notes.....	55,400 00	66,500 00	72,300 00	50,875 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,600 00	2,600 00	2,600 00	2,600 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,519,119 27	\$1,455,391 75	\$1,393,979 95	\$1,449,873 92
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits less expenses and taxes paid.....	36,829 50	40,702 38	45,915 79	46,621 60
National bank notes outstanding.....	50,250 00	49,500 00	47,850 00	47,450 00
Due to other National banks.....	2,265 01	1,779 72	770 24	1,365 71
Due to State banks and bankers.....	33,580 96	34,759 07	28,816 55	20,468 41
Dividends unpaid.....	784 00			80 00
Individual deposits subject to check.....	541,735 75	498,707 08	424,357 48	513,068 64
Demand certificates of deposit.....	691,174 05	677,443 50	683,769 89	658,299 53
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,519,119 27	\$1,455,391 75	\$1,393,979 95	\$1,449,873 92

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, *Vice President*; H. DEN BLEYKER, *Cashier*;
LILLIE M. PHELPS, *Assistant Cashier*.

DIRECTORS.—Melville J. Bigelow, E. B. Desenberg, John den Bleyker, Albert S. White, J. Wilfred Thompson, Edwin J. Phelps, M. D. Woodford, H. B. Osborne, William B. Milham, H. H. Everard, J. T. Upjohn.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$810,032 17	\$832,453 93	\$845,221 75	\$831,223 37
Overdrafts, secured and unsecured.....	11,336 77	11,674 55	5,814 45	5,936 47
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	89,707 00	113,963 00	123,963 00	122,500 00
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....	16,766 00	16,726 00	17,347 00	17,227 00
Due from National banks (not reserve agents).....	7,893 31	4,057 28	6,897 89	8,438 55
Due from State banks and bankers.....	8,597 61	8,236 54	7,172 75	7,410 42
Due from approved reserve agents.....	139,913 31	161,630 55	152,960 28	126,578 94
Checks and other cash items.....	1,024 03	2,093 75	1,115 06	1,621 92
Exchanges for clearing house.....	2,984 54	18,215 04	3,249 61	4,392 97
Notes of other National banks.....	5,000 00	5,000 00	5,000 00	5,000 00
Fractional paper currency, nickels and cents.....	944 72	207 87	221 98	198 95
Specie.....	34,443 30	30,414 05	31,223 15	26,667 30
Legal tender notes.....	57,366 00	62,236 00	60,513 00	56,021 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....	2 50	602 50	502 50	2 50
Totals.....	\$1,238,511 26	\$1,318,011 06	\$1,313,702 42	\$1,266,019 39
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	70,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid.....	12,087 15	13,514 55	18,572 54	18,242 99
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....	6,046 43	12,146 54	13,945 32	13,451 49
Dividends unpaid.....	528 00			
Individual deposits subject to check.....	316,440 70	331,945 05	348,795 06	333,017 89
Demand certificates of deposit.....	633,408 98	685,404 92	657,389 50	626,307 02
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,238,511 26	\$1,318,011 06	\$1,313,702 42	\$1,266,019 39

NATIONAL BANKS OF MICHIGAN.

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No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

JOHN W. TAYLOR, *President*; E. WOODBURY, C. S. CAMPBELL, *Vice Presidents*;
ALBERT HENRY, *Cashier*.

DIRECTORS.—E. Woodbury, A. M. Stearns, Ira A. Ransom, J. W. Taylor, J. F. Gilmore,
Charles S. Campbell, F. M. Hodge.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$682,525 76	\$739,274 81	\$697,077 29	\$663,414 08
Overdrafts, secured and unsecured.....	4,271 26	11,492 51	6,743 87	8,201 70
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	9,000 00	9,000 00	9,000 00	9,000 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	43,500 00	43,350 00	53,350 00	53,350 00
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned.....	16,127 09	14,307 04	13,871 40	12,188 70
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....	136,082 05	100,324 78	84,210 94	94,976 78
Checks and other cash items.....	1,220 20	136 98	1,696 07	1,054 85
Exchanges for clearing house.....	5,506 60	5,224 35	2,497 64	4,648 75
Notes of other National banks.....	3,313 00	2,571 00	3,855 00	4,691 00
Fractional paper currency, nickels and cents.....	175 53	185 47	195 99	163 49
Specie.....	41,000 00	39,010 00	39,936 85	39,498 40
Legal tender notes.....	26,000 00	25,100 00	25,800 00	25,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....		500 00		
Totals.....	\$1,038,182 99	\$1,058,976 94	\$1,006,735 05	\$985,187 73
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid..	18,461 37	21,987 27	16,680 04	18,881 41
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	320 00	80 00	2,478 00	138 00
Individual deposits subject to check.....	265,363 01	245,081 24	205,227 55	205,236 58
Demand certificates of deposit.....	504,038 61	541,828 43	532,349 46	510,931 74
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,038,182 99	\$1,058,976 94	\$1,006,735 05	\$985,187 73

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHARLES SMITH, *Vice President*; CHARLES MACINTYRE, *Cashier*;
J. B. PATON, *Assistant Cashier*.

DIRECTORS.—Joseph Bosch, Charles Smith, Fred Smith, John Danell, J. H. Wilson, Thos.
W. Armstrong.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$642,039 87	\$656,481 66	\$659,997 90	\$645,890 64
Overdrafts, secured and unsecured.....	2,951 57	2,416 97	2,746 58	553 68
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	13 25	1,348 84		395 67
Due from State banks and bankers.....	10,204 48	3,242 84	1,804 82	3,646 79
Due from approved reserve agents.....	27,475 72	38,850 25	19,733 18	54,720 76
Checks and other cash items.....	474 77	1,656 01	1,198 73	962 42
Exchanges for clearing house.....				
Notes of other National banks.....	1,080 00	1,035 00	1,800 00	1,750 00
Fractional paper currency, nickels and cents.....	194 42	366 70	664 71	1,410 20
Specie.....	57,821 70	56,466 80		56,139 00
Legal tender notes.....	13,300 00	13,950 00	81,522 00	10,900 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$823,055 78	\$843,315 07	\$836,967 92	\$843,869 16
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid..	22,778 77	24,924 09	26,671 62	26,685 45
National bank notes outstanding.....	50,000 00	50,000 00	49,400 00	50,000 00
Due to other National banks.....	6,530 98	1,972 59	9,317 79	408 47
Due to State banks and bankers.....	2,605 98	7,201 55	9,967 02	5,289 39
Dividends unpaid.....				
Individual deposits subject to check.....	540,518 79	554,409 34	535,758 30	555,565 47
Demand certificates of deposit.....	13,521 26	17,707 50	18,753 19	18,820 38
Time certificates of deposit.....				
Certified checks.....	12,100 00	12,100 00	12,100 00	12,100 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$823,055 78	\$843,315 07	\$836,967 92	\$843,869 16

NATIONAL BANKS OF MICHIGAN.

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No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*;
F. J. HOPKINS, *Assistant Cashier*.

DIRECTORS.—E. W. Sparrow, E. F. Cooley, Fred Shubel, A. A. Nichols, B. F. Davis, Jacob Stahl, F. A. Hooker.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$561,966 83	\$690,000 29	\$707,033 04	\$743,376 39
Overdrafts, secured and unsecured.....	715 36	846 73	3,040 70	610 29
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	149,179 99	161,515 19	145,390 19	139,953 89
Banking house, furniture and fixtures.....	35,000 00	35,000 00	35,000 00	35,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	30,417 48	30,506 08	30,658 24	30,927 50
Due from State banks and bankers.....	9,293 18	20,276 49	29,121 68	22,139 30
Due from approved reserve agents.....	212,228 55	177,055 11	135,223 20	101,576 39
Checks and other cash items.....	3,852 19	2,522 73	1,343 99	14,221 14
Exchanges for clearing house.....				
Notes of other National banks.....	10,000 00	20,000 00	10,000 00	17,000 00
Fractional paper currency, nickels and cents.....	739 66	829 51	1,775 30	2,773 54
Specie.....	50,988 00	41,927 25	48,790 00	49,591 05
Legal tender notes.....	21,851 00	47,822 00	44,224 00	30,473 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,191,232 24	\$1,333,301 38	\$1,296,600 34	\$1,292,652 49
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	49,565 22	55,472 65	60,621 37	59,482 83
National bank notes outstanding.....	96,715 00	90,615 00	96,415 00	90,115 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	385 00	60 00		95 00
Individual deposits subject to check.....	556,755 72	681,910 47	613,235 16	626,457 04
Demand certificates of deposit.....	362,436 95	379,394 47	399,582 16	389,839 08
Time certificates of deposit.....				
Certified checks.....	374 35	848 79	1,746 65	1,863 54
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,191,232 24	\$1,333,301 38	\$1,296,600 34	\$1,292,652 49

STATE BANKING DEPARTMENT.

No. 1731.

FIRST NATIONAL BANK, LAPEER.

HORACE D. ROOD, *President*; EDMUND BROWNELL, *Vice President*; C. G. WHITE, *Cashier*;
J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS.—Kirk White, H. D. Rood, Ripley White, C. G. White, E. Brownell, G. W. Rood,
W. B. Williams.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$335,765 19	\$348,036 65	\$351,968 80	\$355,687 13
Overdrafts, secured and unsecured.....	7,768 32	7,778 10	8,347 11	6,688 52
U. S. bonds to secure circulation.....	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	48,010 00	48,010 00	28,010 00	43,260 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate, and mortgages owned.....	10,322 42	10,322 42	12,022 42	12,152 42
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....				
Due from approved reserve agents.....	61,924 50	62,591 63	31,058 83	45,518 41
Checks and other cash items.....	2,854 53	7,805 43	1,422 99	4,562 95
Exchanges for clearing house.....				
Notes of other National banks.....	4,000 00	2,000 00	3,000 00	2,000 00
Fractional paper currency, nickels and cents.....	188 77	61 13	65 96	124 99
Specie.....	20,758 00	15,900 00	14,000 00	12,900 00
Legal tender notes.....	4,000 00	2,166 00	3,079 00	1,953 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,275 00	1,275 00	1,275 00	1,275 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$525,366 73	\$534,446 36	\$482,750 11	\$514,622 42
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid..	68,856 93	67,159 89	69,837 42	68,023 01
National bank notes outstanding.....	24,047 50	22,347 50	20,597 50	19,497 50
Due to other National banks.....			2,994 94	
Due to State banks and bankers.....	35,996 16	29,807 03	14,496 23	32,289 93
Dividends unpaid.....				
Individual deposits subject to check.....	125,826 38	146,472 25	104,465 79	123,911 39
Demand certificates of deposit.....	170,639 76	165,659 69	167,368 23	167,900 59
Time certificates of deposit.....				
Certified checks.....		3,000 00	3,000 00	3,000 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$525,366 73	\$534,446 36	\$482,750 11	\$514,622 42

NATIONAL BANKS OF MICHIGAN.

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No. 2773.

FIRST NATIONAL BANK, LUDINGTON.

GEO. N. STRAY, *President*; AMOS. BREINIG, *Vice President*; W. L. HAMMOND, *Cashier*;
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS.—George N. Stray, Amos Breinig, Marshall F. Butters, W. L. Hammond, James
Foley, A. E. Cartier, Davis Olney.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$375,711 94	\$406,833 63	\$390,666 42	\$384,632 94
Overdrafts, secured and unsecured.....	385 39	203 84	145 50	457 56
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	125,484 14	127,384 17	119,400 18	118,280 18
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned.....	6,000 00	6,000 00	6,000 00	6,000 00
Due from National banks (not reserve agents).....	2,665 39	773 36		
Due from State banks and bankers.....	2,916 47	2,367 72		
Due from approved reserve agents.....	132,350 70	86,486 19	48,165 87	118,673 08
Checks and other cash items.....	294 07	25 32	402 90	42 48
Exchanges for clearing house.....	4,381 45			
Notes of other National banks.....	1,620 00	1,166 00	878 00	1 140 00
Fractional paper currency, nickels and cents.....	197 41	211 97	266 33	287 27
Specie.....	24,573 00	27,735 00	25,243 00	23,136 00
Legal tender notes.....	10 000 00	10,000 00	10,000 00	7,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$722,838 99	\$705,497 20	\$637,418 20	\$695,879 51
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	11,094 07	13,224 81	16,451 27	16,472 11
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	216,960 68	193,248 57	130,594 48	163,599 03
Demand certificates of deposit.....	349,784 24	354,023 82	345,372 45	370,608 37
Time certificates of deposit.....				
Certified checks.....				200 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$722,838 99	\$705,497 20	\$637,418 20	\$695,879 51

STATE BANKING DEPARTMENT.

No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; JAS. DEMPSEY, *Vice President*; GEO. A. DUNHAM, *Cashier*.DIRECTORS.—T. J. Ramsdell, Jas. Dempsey, Wm. Wentz, Geo. A. Dunham, James W. Dempsey,
Geo. A. Hart, Gus Kitzinger.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$609,942 64	\$616,472 78	\$665,894 22	\$629,163 55
Overdrafts, secured and unsecured.....	16,622 49	5,182 01	10,545 20	6,395 53
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	8,800 00	8,800 00	8,800 00	8,800 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	130,300 00	128,300 00	16,800 00	4,300 00
Banking house, furniture and fixtures.....				
Other real estate, and mortgages owned.....	4,902 32	4,902 32	4,902 32	4,902 32
Due from National banks (not reserve agents).....	43,379 60	68,881 07	47,556 58	139,607 80
Due from State banks and bankers.....	19,349 80	6,750 16	7,721 65	10,904 98
Due from approved reserve agents.....	243,186 37	157,028 95	176,433 08	128,275 88
Checks and other cash items.....	1,820 99	1,470 13	2,563 80	2,363 56
Exchanges for clearing house.....				
Notes of other National banks.....	6,933 00	12,516 00	13,444 00	10,216 00
Fractional paper currency, nickels and cents.....	1,020 43	909 71	912 67	738 58
Specie.....	58,620 75	61,319 00	59,990 25	56,482 25
Legal tender notes.....	4,001 00	2,599 00	5,138 00	4,189 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,175,169 39	\$1,101,381 13	\$1,046,951 77	\$1,032,589 45
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	5,116 33	4,273 01	7,365 17	4,121 39
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....	38,179 01	11,752 59	4,012 69	8,070 81
Dividends unpaid.....	130 00			
Individual deposits subject to check.....	486,900 15	441,301 01	390,545 99	393,400 43
Demand certificates of deposit.....	469,743 90	468,904 52	470,027 92	451,996 82
Time certificates of deposit.....				
Certified checks.....	100 00	150 00		
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,175,169 39	\$1,101,381 13	\$1,046,951 77	\$1,032,589 45

NATIONAL BANKS OF MICHIGAN.

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No. 5348.

FIRST NATIONAL BANK, MANISTIQUE.

A. S. PUTNAM, *President*; WM. B. THOMAS, *Vice President*; WILLIAM S. CROWE, *Cashier*; R. H. TEEPLE, *Assistant Cashier*.

DIRECTORS.—A. S. Putnam, Wm. S. Crowe, Wm. B. Thomas, R. H. Teeple, M. H. Quick.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$112,256 53	\$144,162 29	\$148,096 88	\$122,764 18
Overdrafts, secured and unsecured.....	1,448 36	18 47	53 82	313 34
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,158 26	1,158 26	1,158 26	1,144 18
Stocks, securities, etc.....	38,532 32	36,701 87	33,036 83	37,446 97
Banking house, furniture and fixtures.....	6,487 38	6,730 05	10,825 42	12,715 74
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	3,133 51	2,563 85	21,790 53	7,682 73
Due from approved reserve agents.....	44,159 44	24,315 76	18,102 46	27,484 60
Checks and other cash items.....	663 72	603 65	49 52	390 36
Exchanges for clearing house.....				
Notes of other National banks.....	455 00	310 00	680 00	275 00
Fractional paper currency, nickels and cents....	97 77	115 54	208 58	323 87
Specie.....	13,091 70	11,501 70	11,895 35	12,734 05
Legal tender notes.....	1,610 00	1,840 00	2,413 00	2,380 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$240,343 99	\$256,271 44	\$274,562 65	\$251,915 02
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits less expenses and taxes paid..	120 97	59 15	844 61	249 25
National bank notes outstanding.....	25,000 00	25,000 00	24,360 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....			964 99	
Dividends unpaid.....				
Individual deposits subject to check.....	123,540 12	118,862 65	148,407 98	129,390 71
Demand certificates of deposit.....	70,532 50	74,613 76	60,808 16	67,109 51
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....	150 40	235 88	28 64	105 55
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		7,500 00		
Bills payable.....				
Liabilities other than those above stated.....			158 27	
Totals.....	\$240,343 99	\$256,271 44	\$274,562 65	\$251,915 02

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; LOUIS G. KAUFMAN, CLAUDE W. CASE, *Vice Presidents*; EDWARD S. BICE, *Cashier*; CHARLES L. BRAINERD, SELDEN B. CRARY, *Assistant Cashiers*.

DIRECTORS.—Peter White, Nathan M. Kaufman, Samuel R. Kaufman, Louis G. Kaufman, Claude W. Case.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$1,055,139 35	\$1,061,813 13	\$1,014,115 14	\$1,002,079 28
Overdrafts, secured and unsecured.....	545 50	629 24	65 00	840 56
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits.....	62,500 00	62,500 00	62,500 00	50,000 00
U. S. bonds on hand.....				12,500 00
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	105,510 00	105,510 00	143,890 00	143,510 00
Banking house, furniture and fixtures.....	41,500 00	39,000 00	39,000 00	39,000 00
Other real estate and mortgages owned.....	1,916 00			
Due from National banks (not reserve agents).....	19,183 05	8,431 78	7,914 66	9,070 62
Due from State banks and bankers.....	14,652 41	13,494 83	14,134 88	19,813 78
Due from approved reserve agents.....	153,820 63	137,867 03	109,014 09	143,365 97
Checks and other cash items.....	3,660 76	5,237 69	1,841 65	3,732 07
Exchanges for clearing house.....				
Notes of other National banks.....	6,315 00	7,915 00	11,665 00	6,450 00
Fractional paper currency, nickels and cents.....	289 00	199 00	256 00	129 00
Specie.....	57,285 07	51,449 66	58,679 43	51,029 60
Legal tender notes.....	14,220 00	18,020 00	26,240 00	24,510 00
Redemption fund with U. S. treasurer (5% of circulation).....	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$1,694,036 77	\$1,669,567 36	\$1,646,815 85	\$1,663,531 11
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	21,568 24	14,028 34	20,459 49	21,043 55
National bank notes outstanding.....	148,795 00	149,995 00	149,845 00	149,995 00
Due to other National banks.....	4,914 65	5,593 01		2,016 09
Due to State banks and bankers.....	29,639 87	31,451 57	8,493 79	9,223 97
Dividends unpaid.....	30 00	4,500 00	9 00	90 00
Individual deposits subject to check.....	1,166,233 26	1,154,760 54	1,165,209 10	1,181,131 17
Demand certificates of deposit.....	58,240 75	59,123 90	51,286 72	52,053 31
Time certificates of deposit.....				
Certified checks.....	2,115 00	115 00	1,815 00	115 00
Cashier's checks outstanding.....				
United States deposits.....	61,298 75	47,358 78	45,568 72	42,690 33
Deposits of U. S. disbursing officers.....	1,201 25	2,641 22	4,429 03	5,172 69
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,694,036 77	\$1,669,567 36	\$1,646,815 85	\$1,663,531 11

No. 6003.

MARQUETTE NATIONAL BANK, MARQUETTE.

WALTER FITCH, *President*; FREDERICK W. READ, *Vice President*; FRANK J. JENNISON, *Cashier*; H. C. DAVIS, *Assistant Cashier*.

DIRECTORS.—Edgar H. Towar, John M. Longyear, Walter Fitch, Fred H. Begole, Frederick W. Read, Daniel W. Powell, Frank J. Jennison, D. H. Ball, W. G. Mather.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$358,434 53	\$409,170 35	\$391,508 13	\$398,922 36
Overdrafts, secured and unsecured.....	892 67	318 96		
U. S. bonds to secure circulation.....	75,000 00	75,000 00	75,000 00	75,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	5,062 50	5,062 50	5,283 34	3,000 00
Stocks, securities, etc.....				
Other bonds.....			10,000 00	10,000 00
Banking house, furniture and fixtures.....	36,110 90	37,767 38	37,867 38	37,867 38
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	14,269 38	498 81		
Due from State banks and bankers.....	10,188 11	3,985 98		
Due from banks, current exchange.....			72,673 01	97,201 00
Due from approved reserve agents.....	60,796 23	58,986 87		
Checks and other cash items.....	522 80	1,488 40		
Exchanges for clearing house.....				
Notes of other National banks.....	3,940 00	3,505 00		
Fractional paper currency, nickels and cents.....	170 63	182 74		
Cash on hand.....			45,461 26	37,915 51
Specie.....	27,521 90	29,128 80		
Legal tender notes.....	8,872 00	8,645 00		
Redemption fund with U. S. treasurer (5% of circulation).....	3,750 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$605,531 65	\$637,490 79	\$641,543 12	\$663,656 25
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	12,000 00
Undivided profits less expenses and taxes paid.....	4,113 23	5,713 60	8,033 05	2,660 57
National bank notes outstanding.....	75,000 00	75,000 00	75,000 00	75,000 00
Due to other National banks.....	22,221 58	20,204 65		
Due to State banks and bankers.....	1,348 61	1,430 79		
Due to other banks.....			11,118 01	
Dividends unpaid.....				
Individual deposits subject to check.....	366,386 68	390,416 60	437,392 06	473,995 68
Deposits.....				
Demand certificates of deposit.....	25,515 11	32,982 35		
Time certificates of deposit.....				
Certified checks.....	571 00	1,314 80		
Cashier's checks outstanding.....	375 44	398 00		
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$605,531 65	\$637,490 79	\$641,543 12	\$663,656 25

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

C. E. GORHAM, *President*; H. E. WINSOR, *Vice President*; C. H. BILLINGS, *Cashier*.

DIRECTORS.—C. E. Gorham, F. A. Stuart, J. L. Dobbins, H. E. Winsor, S. F. Dobbins, L. F. Page, C. H. Billings.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$264,950 29	\$266,524 41	\$307,759 65	\$263,482 19
Overdrafts, secured and unsecured.....	2,194 09	1,398 37	4,445 10	4,658 30
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	95,289 74	95,289 74	115,289 74	131,002 24
Banking house, furniture and fixtures.....	12,200 00	12,200 00	12,200 00	12,200 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	3,491 09	48 21	5,202 44	1,796 00
Due from State banks and bankers.....	3,260 12	8,061 14	5,433 33	11,931 58
Due from approved reserve agents.....	105,872 02	123,914 09	52,498 32	69,524 47
Checks and other cash items.....	587 65	334 88	424 44	904 26
Exchanges for clearing house.....				
Notes of other National banks.....	7,915 00	4,075 00	4,300 00	8,615 00
Fractional paper currency, nickels and cents.....	382 40	119 02	137 75	248 71
Specie.....	22,801 00	21,291 30	24,972 85	27,455 00
Legal tender notes.....	4,000 00	6,500 00	3,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$627,943 40	\$644,756 16	\$640,663 62	\$636,814 75
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	14,211 38	18,397 20	19,715 21	18,372 21
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	287,562 21	292,218 83	292,955 25	300,615 16
Demand certificates of deposit.....	101,169 81	109,140 13	102,993 16	94,827 38
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$627,943 40	\$644,756 16	\$640,663 62	\$636,814 75

NATIONAL BANKS OF MICHIGAN.

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No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President*; AUGUSTUS SPIES, *Vice President*; G. A. BLESCH, *Cashier*; CLINTON W. GRAM, *Assistant Cashier*.

DIRECTORS.—S. M. Stephenson, Augustus Spies, G. A. Blesch, John Hencs, Isaac Stephenson, Jr., J. H. Walton, C. S. Brown, Charles I. Cook, Edward Daniell.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$700,693 87	\$723,798 16	\$641,990 27	\$907,818 55
Overdrafts, secured and unsecured.....	128 09	87 79	28 96	308 83
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	306,003 00	305,753 00	280,503 00	274,503 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	12,039 57	42,836 08	60 402 05	19,516 60
Due from State banks and bankers.....		320 05	569 76	771 47
Due from approved reserve agents.....	81,795 36	92,589 11	97,057 24	131,011 99
Checks and other cash items.....	7,383 42	2,938 92	4,317 82	3,851 87
Exchanges for clearing house.....				
Notes of other National banks.....	1,000 00	500 00	1,500 00	1,000 00
Fractional paper currency, nickels and cents.....	432 66	350 85	573 97	610 50
Specie.....	51,104 00	51,395 50	57,445 00	48,156 00
Legal tender notes.....	5,000 00	3,000 00		5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$1,323,579 97	\$1,378,569 46	\$1,299,388 07	\$1,247,548 81
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	36,017 33	29,052 60	31,410 73	37,445 36
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	3,722 30	886 19	5,023 54	3,331 22
Due to State banks and bankers.....	971 63	4,783 58	729 58	307 98
Dividends unpaid.....	1,092 00	312 00		72 00
Individual deposits subject to check.....	520,068 60	611,225 26	664,905 39	637,227 07
Demand certificates of deposit.....	75,758 60	70,481 18	30,711 79	30,156 93
Time certificates of deposit.....	384,965 01	359,820 65	254,520 04	237,302 75
Certified checks.....			1,500 00	
Cashier's checks outstanding.....				
United States deposits.....	50,984 50	52,008 00	51,587 00	51,705 50
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,323,579 97	\$1,378,569 46	\$1,299,388 07	\$1,247,548 81

No. 4454.

THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

W. O. CARPENTER, *President*; WILLIAM HOLMES, *Vice President*; M. S. HARMON, *Cashier*;
S. G. REED, *Assistant Cashier*; D. G. WILSON, *Auditor*.

DIRECTORS.—W. O. Carpenter, C. H. Jones, Peter Sibenaler, Wm. Somerville, A. B. Stryker,
Wm. Holmes, Frank Erdlitz, A. W. Blom, Leo C. Harmon, T. E. Hicks, M. S. Harmon.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$478,276 30	\$486,491 79	\$510,298 19	\$515,163 10
Overdrafts, secured and unsecured.....	463 11	185 27	21 87	151 24
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	4,500 00	4,500 00	4,500 00	4,500 00
Stocks, securities, etc.....	37,878 61	37,878 61	37,878 61	37,878 61
Banking house, furniture and fixtures.....	12,386 17	12,386 17	12,386 17	12,386 17
Other real estate, and mortgages owned.....	4,654 16	4,654 39	4,654 39	4,654 39
Due from National banks (not reserve agents).....	61,683 46	57,026 64	29,968 81	17,453 35
Due from State banks and bankers.....	1,875 47		48,182 50	1,315 63
Due from approved reserve agents.....	62,935 04	80,111 56		83,788 93
Checks and other cash items.....	2,013 93	10,370 00	2,310 58	8,013 79
Exchanges for clearing house.....	1,126 34			
Notes of other National banks.....	5,140 00	2,465 00	1,182 00	3,575 00
Fractional paper currency, nickels and cents.....	664 85	646 42	556 74	646 95
Specie.....	25,834 25	28,284 05		34,401 90
Legal tender notes.....	17,035 00	6,000 00	44,797 05	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	4,502 50	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	3,100 00	852 50	2,302 50	2,352 50
Totals.....	\$824,060 19	\$872,852 40	\$804,039 41	\$836,281 56
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	12,294 68	16,119 78	19,816 44	23,648 08
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	589 17		50 80	1,127 86
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	407,476 29	414,453 62	337,659 25	360,318 62
Demand certificates of deposit.....	6,011 90	39,723 67	53,495 01	13,414 14
Time certificates of deposit.....	147,684 15	152,496 65	142,896 08	187,452 28
Certified checks.....	4 00	58 68	121 83	320 58
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$824,060 19	\$872,852 40	\$804,039 41	\$836,281 56

NATIONAL BANKS OF MICHIGAN.

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No. 1587.

FIRST NATIONAL BANK, MONROE.

THOS. GORDON, JR., *President*; GEO. SPALDING, *Vice President*; FRANK B. WARREN, *Cashier*;
WM. G. GUTMANN, *Assistant Cashier*.

DIRECTORS.—Geo. Spalding, John E. Landon, Thos. Gordon, Jr., E. C. Rauch, Frank B. Warren.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$194,338 84	\$198,618 11	\$212,776 95	\$233,557 11
Overdrafts, secured and unsecured.....	3 77	97 50	31 39	234 67
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....	300 00	300 00	300 00	300 00
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc.....	69,583 99	72,083 99	92,733 99	107,883 81
Banking house, furniture and fixtures.....	5,200 00	5,200 00	7,700 00	7,700 00
Other real estate, and mortgages owned.....				500 00
Due from National banks (not reserve agents).....	989 11	1,290 67	6,983 07	8,249 65
Due from State banks and bankers.....			5,136 20	1,210 76
Due from approved reserve agents.....	69,256 51	52,112 70	67,221 52	67,013 93
Checks and other cash items.....	97 22	239 42	100 97	334 35
Exchanges for clearing house.....				
Notes of other National banks.....	1,969 00	2,354 00	2,335 00	56 00
Fractional paper currency, nickels and cents.....	51 70	102 32	314 94	251 08
Specie.....	11,369 40	11,208 80	11,602 10	14,050 45
Legal tender notes.....	12,500 00	11,750 00	8,750 00	5,600 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$421,159 54	\$410,877 51	\$471,486 13	\$505,441 81
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	20,334 96	21,337 08	24,109 64	22,956 31
National bank notes outstanding.....	48,400 00	49,200 00	49,500 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	167,361 90	137,171 29	162,547 56	169,664 44
Demand certificates of deposit.....	125,062 78	143,169 14	175,308 93	202,821 06
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$421,159 54	\$410,877 51	\$471,486 13	\$505,441 81

FIRST NATIONAL BANK, MORENCI.

E. B. RORICK, *President*; CASPER RORICK, *Vice President*; A. V. FOSTER, *Cashier*.

DIRECTORS.—E. B. Rorick, Casper Rorick, A. V. Foster, E. H. Rorick, L. E. Foster.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$154,639 39	\$162,809 30	\$152,906 20	\$162,656 40
Overdrafts, secured and unsecured.....	290 62	504 16	394 64	59 21
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	2,293 50	2,293 50	2,293 50	2,293 50
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	7,337 63	1,290 26	4,600 37	16,069 49
Due from State banks and bankers.....				
Due from approved reserve agents.....	23,176 52	10,416 42	18,863 02	21,933 05
Checks and other cash items.....	77 21	140 20	7 31	65 77
Exchanges for clearing house.....				
Notes of other National banks.....	2,450 00	840 00	710 00	3,380 00
Fractional paper currency, nickels and cents....	109 56	100 32	80 45	97 54
Specie.....	5,086 40	5,148 60	5,835 15	5,764 00
Legal tender notes.....	4,865 00	3,400 00	4,040 00	6,960 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$236,575 83	\$223,192 76	\$225,980 64	\$255,528 96
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits less expenses and taxes paid..	447 52	2,899 03	3,003 15	4,899 00
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	168,226 28	152,946 38	158,897 42	157,137 36
Demand certificates of deposit.....	9,902 03	9,347 35	6,080 07	5,492 60
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$236,575 83	\$223,192 76	\$225,980 64	\$255,528 96

NATIONAL BANKS OF MICHIGAN.

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No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

C. H. HACKLEY, *President*; THOS. MUNROE, THOS. HUME, *Vice Presidents*;
GEORGE A. ABBOTT, *Cashier*.

DIRECTORS.—C. H. Hackley, Thomas Hume, Thomas Munroe, Jos. C. Ford, C. Hubbell Hills,
D. D. Erwin, Wm. D. Hardy.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$743,008 93	\$702,519 04	\$691,018 54	\$713,646 67
Overdrafts, secured and unsecured.....	11,242 05	12,180 48	3,912 44	7,007 22
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	40,000 00	40,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	3,390 63	3,390 63	2,790 63	2,790 63
Stocks, securities, etc.....	10,072 02	15,572 02	35,572 02	50,572 02
Banking house, furniture and fixtures.....	41,645 64	41,645 64	41,645 64	41,645 64
Other real estate, and mortgages owned.....	500 00	500 00	500 00	500 00
Due from National banks (not reserve agents).....	3,039 13	1,062 39		
Due from State banks and bankers.....	7,558 11	9,185 05	4,655 17	3,733 65
Due from approved reserve agents.....	60,599 97	85,731 70	76,316 07	69,494 15
Checks and other cash items.....	3,588 16	4,213 35	7,748 56	9,347 58
Exchanges for clearing house.....				
Notes of other National banks.....	6,961 00	15,685 00	21,799 00	17,825 00
Fractional paper currency, nickels and cents.....	900 69	974 06	964 11	1,163 66
Specie.....	44,896 00	36,380 50	28,550 00	32,285 50
Legal tender notes.....	25,000 00	15,000 00	30,000 00	20,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,038,712 33	\$1,020,289 86	\$1,011,722 18	\$1,036,351 72
Liabilities.				
Capital stock, paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	28,395 51	32,610 67	36,753 37	32,983 87
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....			2,222 28	3,107 50
Due to State banks and bankers.....				
Dividends unpaid.....	332 00			
Individual deposits subject to check.....	191,113 02	169,108 51	139,720 07	173,301 16
Demand certificates of deposit.....	593,871 80	603,570 68	618,026 46	611,959 19
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	40,000 00	40,000 00	40,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,038,712 33	\$1,020,289 86	\$1,011,722 18	\$1,036,351 72

STATE BANKING DEPARTMENT.

No. 4840.

NATIONAL LUMBERMAN'S BANK, MUSKEGON.

A. V. MANN, *President*; THOMAS HUME, J. G. EMERY, JR., *Vice Presidents*;
C. C. BILLINGHURST, *Cashier*; E. W. POTEVIN, *Auditor*.

DIRECTORS.—A. V. Mann, Wesley F. Wood, C. C. Billingshurst, J. G. Emery, Thomas Hume,
Francis Jiroch, Wm. Brinen, David D. Erwin, C. S. Stevens.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$621,593 81	\$627,703 20	\$641,185 60	\$648,067 89
Overdrafts, secured and unsecured.....	3,273 26	4,144 79	4,355 96	2,703 34
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	63,900 00	63,900 00	95,300 00	95,300 00
Banking house, furniture and fixtures.....	7,900 00	7,900 00	10,550 00	13,241 20
Other real estate, and mortgages owned.....	13,205 30	13,355 80	13,205 30	13,205 30
Due from National banks (not reserve agents).....	6,639 01	4,304 90	5,431 78	8,462 24
Due from State banks and bankers.....	2,975 24	1,928 16	2,357 36	1,121 42
Due from approved reserve agents.....	72,405 58	110,709 61	45,096 06	35,274 66
Checks and other cash items.....	10,558 20	12,474 82	10,455 91	21,006 23
Exchanges for clearing house.....				
Notes of other National banks.....	16,043 00	12,433 00	17,090 00	11,290 00
Fractional paper currency, nickels and cents.....	399 31	448 02	284 14	160 08
Specie.....	47,588 50	44,874 85	46,681 90	42,744 35
Legal tender notes.....	25,000 00	21,000 00	21,000 00	21,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$917,721 21	\$951,426 65	\$939,244 01	\$939,826 71
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid.....	23,191 01	27,237 75	32,727 72	30,546 89
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				3,254 63
Due to State banks and bankers.....	6,051 86	5,657 91	1,290 08	3,045 20
Dividends unpaid.....	24 00	16 00		
Individual deposits subject to check.....	251,687 86	275,928 93	244,296 61	238,356 20
Demand certificates of deposit.....	481,750 88	487,586 06	505,404 60	509,623 79
Time certificates of deposit.....				
Certified checks.....	15 60		525 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....	5,000 00	5,000 00	5,000 00	5,000 00
Totals.....	\$917,721 21	\$951,426 65	\$939,244 01	\$939,826 71

NATIONAL BANKS OF MICHIGAN.

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No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATHEW WILSON, *President*; LOUIS KANITZ, WM. BRINEN, *Vice Presidents*;
JOHN W. WILSON, *Cashier*.

DIRECTORS.—Mathew Wilson, John J. Howden, William G. Watson, Louis Kanitz, Leonard Eyke, Wm. Brinen, Gustav Meeske, James Gow, Frank A. Smith.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts	\$439,072 07	\$308,800 33	\$415,088 86	\$361,175 05
Overdrafts, secured and unsecured	1,841 57	2,860 78	6,644 32	2,365 28
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	875 00	875 00	875 00	875 00
Stocks, securities, etc	11,000 00	10,000 00	10,000 00	10,000 00
Banking house, furniture and fixtures	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned	5,000 00	5,000 00	5,000 00	5,000 00
Due from National banks (not reserve agents) ..	1,336 38	3,728 34	864 33	2,023 70
Due from State banks and bankers	28,243 14	6,549 44	14,890 26	1,374 82
Due from approved reserve agents	124,047 71	86,216 66	42,884 25	32,388 72
Checks and other cash items	661 57	11,702 44	1,425 55	2,523 45
Exchanges for clearing house				
Notes of other National banks	1,188 00	3,137 00	3,450 00	2,781 00
Fractional paper currency, nickels and cents....	462 59	554 54	878 03	1,006 30
Specie	17,546 50	18,653 00	18,801 00	17,377 50
Legal tender notes	13,000 00	19,000 00	15,500 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund				
Totals	\$675,524 53	\$598,327 53	\$567,551 00	\$480,140 82
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid ..	5,684 06	7,855 69	9,384 45	5,411 37
National bank notes outstanding	24,997 50	24,997 50	24,997 50	24,997 50
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid	66 00	30 00		60 00
Individual deposits subject to check	420,416 81	344,847 13	310,723 85	209,678 76
Demand certificates of deposit	97,705 82	93,941 39	95,198 20	110,283 36
Time certificates of deposit				
Certified checks	1,654 34	1,635 82	2,247 60	1,209 80
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated, taxes '04 ..				3,500 00
Totals	\$675,524 53	\$598,327 53	\$567,551 00	\$480,140 82

STATE BANKING DEPARTMENT.

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

ALEXANDER MAITLAND, *President*; T. C. YATES, *Cashier*; G. E. O'CONNOR, *Assistant Cashier*.

DIRECTORS.—Anson B. Miner, Alexander Maitland, Samuel S. Mitchell, Joseph H. Winter, Thomas C. Yates.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$792,138 28	\$769,408 64	\$780,571 04	\$841,079 55
Overdrafts, secured and unsecured.....	1,000 28	2,581 46	719 01	317 94
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	24,500 00	26,000 00	26,000 00	39,000 00
Banking house, furniture and fixtures.....	1,350 00	1,350 00	1,350 00	1,350 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	3,884 28	389 61	1,267 95	1,900 72
Due from State banks and bankers.....	15,165 94	16,059 86	8,968 13	14,329 24
Due from approved reserve agents.....	70,308 03	126,773 99	93,880 01	143,080 54
Checks and other cash items.....	226 92	131 08	378 30	685 78
Exchanges for clearing house.....				
Notes of other National banks.....	2,000 00	2,000 00	2,100 00	1,400 00
Fractional paper currency, nickels and cents.....	151 65	178 50	202 10	110 44
Specie.....	43,800 00	47,490 00	50,003 00	50,559 00
Legal tender notes.....	5,000 00	6,000 00	9,500 00	8,050 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$985,775 48	\$1,024,613 14	\$1,001,189 54	\$1,128,113 21
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	15,000 00	15,000 00	16,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	2,226 41	6,742 78	8,762 64	5,653 49
National bank notes outstanding.....	25,000 00	23,400 00	25,000 00	22,900 00
Due to other National banks.....	6,417 36	1,855 11	1,671 22	7,688 25
Due to State banks and bankers.....	7,124 11	611 48	538 51	538 31
Dividends unpaid.....	92 00			8 00
Individual deposits subject to check.....	822,625 85	869,964 02	842,054 92	968,375 66
Demand certificates of deposit.....	1,700 00	1,800 00	1,822 50	2,292 50
Time certificates of deposit.....				
Certified checks.....	5,589 75	5,239 75	5,339 75	657 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$985,775 48	\$1,024,613 14	\$1,001,189 54	\$1,128,113 21

NATIONAL BANKS OF MICHIGAN.

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No. 6863.

FIRST NATIONAL BANK, NORWAY.

F. A. JANSON, *President*; L. F. SPRINGER, *Vice President*; D. A. STEWART, *Cashier*.

DIRECTORS.—F. A. Janson, L. F. Springer, G. A. Hellberg, G. A. Blesch, E. P. Lockart, Wm. Bond, D. A. Stewart.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$183,821 03	\$205,882 06	\$195,905 45	\$159,885 68
Overdrafts, secured and unsecured.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure circulation.....				
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	777 34	777 34	777 34	612 24
Stocks, securities, etc.....	12,669 21	12,559 21	12,559 21	11,537 11
Banking house, furniture and fixtures.....	1,189 00	1,173 00	1,157 00	1,133 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	2,996 92	9,032 79	3,028 29	2,635 57
Due from State banks and bankers.....	1,295 89	371 15		967 73
Due from approved reserve agents.....	59,830 36	22,853 41	34,293 07	40,942 89
Checks and other cash items.....	852 25	291 86	545 80	737 60
Exchanges for clearing house.....				
Notes of other National banks.....	1,025 00	456 00	1,535 00	1,055 00
Fractional paper currency, nickels and cents.....	53 85	103 29	170 69	52 50
Specie.....	9,089 00	6,690 00	11,345 00	11,333 75
Legal tender notes.....	2,980 00	1,730 00	1,540 00	1,430 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$289,704 85	\$275,035 11	\$275,981 85	\$245,448 17
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	3,000 00	3,000 00	4,000 00
Undivided profits less expenses and taxes paid.....	1,619 43	3,164 11	3,140 92	2,715 13
National bank notes outstanding.....	12,500 00	12,500 00	11,900 00	12,500 00
Due to other National banks.....			512 23	
Due to State banks and bankers.....		40 36	489 52	
Dividends unpaid.....	144 00	18 00	18 00	24 00
Individual deposits subject to check.....	219,549 75	203,907 09	204,317 52	165,821 76
Demand certificates of deposit.....	2,891 67	2,405 55	2,603 66	10,387 28
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$289,704 85	\$275,035 11	\$275,981 85	\$245,448 17

STATE BANKING DEPARTMENT.

No. 6820.

FIRST NATIONAL BANK, ONTONAGON.

JAMES MERCER, *President*; T. A. GREEN, A. HALTER, *Vice Presidents*;
C. MEILLEUR, *Cashier*.

DIRECTORS.—James Mercer, A. Halter, C. Meilleur, T. A. Green, Ed. Bergeron, F. E. Rowley,
Wm. McFarlane.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$67,494 70	\$56,771 18	\$44,727 92	\$48,027 22
Overdrafts, secured and unsecured.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure circulation.....				
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	637 50	637 50	600 00	537 50
Stocks, securities, etc.....	18,150 00	17,150 00	34,830 94	33,936 96
Banking house, furniture and fixtures.....	9,358 25	9,996 30	10,079 92	10,101 92
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	9,617 47	4,517 59	868 66	71 50
Due from State banks and bankers.....	37,389 63	37,464 64	38,523 25	29,942 11
Due from approved reserve agents.....	43,642 15	28,302 82	13,847 12	11,816 72
Checks and other cash items.....	531 63			478 00
Profit and loss, etc.....	632 51	308 31		
Exchanges for clearing house.....				
Notes of other National banks.....	550 00		900 00	
Fractional paper currency, nickels and cents.....	37 75	24 28	79 11	53 14
Specie.....	4,535 00	6,600 00	7,845 00	8,172 00
Legal tender notes.....	1,600 00			1,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$207,301 59	\$174,897 62	\$165,426 92	\$157,262 37
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits less expenses and taxes paid.....			364 84	915 97
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....	3,345 44			357 02
Due to State banks and bankers.....	11,365 08	5,412 83	2,865 13	4,995 25
Dividends unpaid.....				
Individual deposits subject to check.....	105,828 46	80,142 97	78,362 04	57,193 62
Demand certificates of deposit.....	28,308 45	28,467 87	22,291 00	26,492 74
Time certificates of deposit.....	20,954 16	23,373 95	24,043 91	29,807 77
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$207,301 59	\$174,897 62	\$165,426 92	\$157,262 37

NATIONAL BANKS OF MICHIGAN.

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No. 1521.

FIRST NATIONAL BANK, PAW PAW.

H. M. OLNEY, *President*; GEO. M. HARRISON, *Vice President*; E. F. PARKS, *Cashier*.

DIRECTORS.—H. M. Olney, E. F. Parks, Elias Morris, T. J. Cavanaugh, G. M. Harrison, F. P. Grimes.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$199,425 54	\$208,894 98	\$205,879 07	\$205,476 05
Overdrafts, secured and unsecured.....	1,035 53	1,898 88	62 29	39 79
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	161,975 06	161,000 00	165,000 00	164,500 00
Banking house, furniture and fixtures.....	1,000 00	19,830 71	20,518 00	20,873 53
Other real estate, and mortgages owned.....	10,577 55	1,001 00	1,001 00	1,001 00
Due from National banks (not reserve agents).....	2,581 99	6,274 90	830 74	2,558 34
Due from State banks and bankers.....		21 20	59 00	370 68
Due from approved reserve agents.....	37,330 73	35,128 79	27,808 52	35,496 80
Checks and other cash items.....	113 80	57 36	210 73	427 74
Exchanges for clearing house.....				
Notes of other National banks.....	757 00	861 00	1,212 00	1,017 00
Fractional paper currency, nickels and cents.....	138 59	159 13	188 12	403 22
Specie.....	7,805 35	8,384 00	11,505 00	11,199 00
Legal tender notes.....	7,200 00	7,200 00	13,600 00	8,100 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$456,191 08	\$476,961 95	\$474,124 47	\$477,713 15
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	5,520 86	7,487 78	9,417 24	7,207 64
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....	13,199 76	9,864 38	4,912 68	1,602 70
Dividends unpaid.....	716 56	360 00	50 00	50 00
Individual deposits subject to check.....	85,832 99	94,213 90	81,949 85	78,420 04
Demand certificates of deposit.....	205,920 91	220,035 89	232,794 70	245,432 77
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$456,191 08	\$476,961 95	\$474,124 47	\$477,713 15

STATE BANKING DEPARTMENT.

No. 5607.

FIRST NATIONAL BANK, PETOSKEY.

WILLIAM L. CURTIS, *President*; C. F. HANKEY, *Vice President*; CHALMERS CURTIS, *Cashier*;
HEBER W. CURTIS, *Assistant Cashier*.

DIRECTORS.—Wm. L. Curtis, C. F. Hankey, Morgan Curtis, Chalmers Curtis, H. W. Curtis.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$548,100 90	\$551,777 50	\$521,792 91	\$579,718 73
Overdrafts, secured and unsecured.....	965 82	269 26	972 02	1,455 38
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds on hand.....		10,000 00		
Premiums on U. S. bonds.....	5,000 00	5,000 00	4,409 38	4,000 00
Stocks, securities, etc.....	4,300 00	2,200 00	1,800 00	1,800 00
Banking house, furniture and fixtures.....	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	40,240 31	15,796 47	13,081 87	71,381 94
Due from State banks and bankers.....			14,442 18	
Due from approved reserve agents.....	65,144 01	59,091 48	51,789 37	49,983 96
Checks and other cash items.....	462 97	1,662 64	1,645 49	5,454 31
Exchanges for clearing house.....				
Notes of other National banks.....	2,300 00	700 00	540 00	2,680 00
Fractional paper currency, nickels and cents.....	351 09	483 90	536 51	258 97
Specie.....	33,937 35	20,381 35	33,032 45	37,832 00
Legal tender notes.....	7,799 00	22,762 00	5,431 00	8,255 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,950 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,250 00	1,200 00	
Totals.....	\$889,251 45	\$861,364 00	\$820,673 18	\$932,800 91
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	3,000 00
Undivided profits less expenses and taxes paid.....	2,381 60	4,807 71	6,480 88	3,406 18
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....	2,998 41	2,087 19	1,205 47	4,989 08
Due to State banks and bankers.....	1,000 00	3,000 00	2,000 00	1,499 20
Dividends unpaid.....				
Individual deposits subject to check.....	278,639 63	262,638 66	238,109 51	322,730 41
Demand certificates of deposit.....	352,231 81	346,831 04	330,877 32	357,177 04
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	40,000 00	40,000 00	40,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$889,251 45	\$861,364 00	\$820,673 18	\$932,800 91

No. 4446.

FIRST NATIONAL EXCHANGE BANK OF PORT HURON.

H. G. BARNUM; *President*; JOHN E. MILLER, *Vice President*; T. A. GOULDEN, *Cashier*;
GUSS HILL, *Assistant Cashier*.

DIRECTORS.—W. L. Jenks, Peter Hill, James Bradley, F. A. Peavey, F. J. Dixon, Phil
Elchorn, Jr., J. W. Goulding, F. E. Beard.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$734,788 06	\$779,764 32	\$766,195 45	\$764,050 74
Overdrafts, secured and unsecured.....	960 96	82 34	1,498 62	611 02
U. S. bonds to secure circulation.....	135,000 00	145,000 00	145,000 00	145,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	94,970 00	93,970 00	87,470 00	136,570 00
Banking house, furniture and fixtures.....	37,520 00	39,320 00	47,720 00	55,671 90
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	6,921 02	15,146 06	3,624 38	7,077 74
Due from approved reserve agents.....	195,273 37	171,137 19	190,749 80	153,549 58
Checks and other cash items.....	8,680 44	4,591 71	2,320 70	24,097 42
Exchanges for clearing house.....				
Notes of other National banks.....	3,645 00	3,283 00	2,031 00	5,477 00
Fractional paper currency, nickels and cents.....	625 70	791 84	402 06	403 43
Specie.....	22,578 50	21,903 65	20,808 50	21,802 05
Legal tender notes.....	21,843 00	20,565 00	26,674 00	22,787 00
Redemption fund with U. S. treasurer (5% of circulation).....	6,750 00	6,750 00	7,250 00	7,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$1,319,556 05	\$1,342,305 11	\$1,341,744 51	\$1,384,347 88
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid..	20,752 80	27,579 40	27,699 99	22,096 55
National bank notes outstanding.....	133,200 00	133,550 00	141,250 00	145,000 00
Due to other National banks.....				
Due to State banks and bankers.....	33,921 62	21,087 56	26,071 91	26,037 41
Dividends unpaid.....				
Individual deposits subject to check.....	794,230 07	797,790 56	787,960 24	838,620 29
Demand certificates of deposit.....	87,486 02	121,232 57	117,230 83	110,935 96
Time certificates of deposit.....				
Certified checks.....	65 54	1,065 02	1,631 54	1,657 67
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	40,000 00	40,000 00	40,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,319,556 05	\$1,342,305 11	\$1,341,744 51	\$1,384,347 88

STATE BANKING DEPARTMENT.

No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; E. B. CHURCH, *Vice President*; C. L. TRUESDELL, *Cashier*.

DIRECTORS.—C. H. Winchester, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen, Joel Barnes.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$116,203 97	\$117,210 74	\$129,194 80	\$126,865 85
Overdrafts, secured and unsecured.....	3,905 98	4,487 07	3,146 77	3,962 81
U. S. bonds to secure circulation.....	22,500 00	22,500 00	22,500 00	22,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,000 00	1,000 00	1,000 00	1,000 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	2,042 97	972 30	2,235 75	3,750 60
Due from State banks and bankers.....				
Due from approved reserve agents.....	10,487 09	12,854 04	9,817 59	7,442 43
Checks and other cash items.....	212 58	636 32	73 03	122 00
Exchanges for clearing house.....				
Notes of other National banks.....	7,803 00	3,480 00	4,694 00	1,909 00
Fractional paper currency, nickels and cents....	58 03	43 14	16 29	38 62
Specie.....	6,406 80	6,226 85	5,779 20	5,769 55
Legal tender notes.....	2,000 00	2,000 00	2,000 00	1,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% re- demption fund.....			1,000 00	
Totals.....	\$175,645 42	\$174,455 46	\$184,282 43	\$177,945 86
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid..	15,757 08	17,041 95	18,002 18	16,108 35
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	43,736 97	33,578 92	43,231 09	38,681 70
Demand certificates of deposit.....	33,651 37	41,334 59	39,946 16	40,657 81
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$175,645 42	\$174,455 46	\$184,282 43	\$177,945 86

No. 4413.

FIRST NATIONAL BANK, REED CITY.

L. K. PARKHURST, *President*; J. W. PARKHURST, *Cashier*.DIRECTORS.—L. K. Parkhurst, J. W. Parkhurst, J. B. Judkins, N. A. Stoddard,
Mary W. Parkhurst.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$370,349 27	\$409,320 87	\$314,701 93	\$404,698 22
Overdrafts, secured and unsecured.....	6,895 94	7,499 53	7,453 79	5,500 39
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	89 39	89 39	89 39	92 23
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate, and mortgages owned.....	3,768 65	3,795 75	3,719 50	3,824 95
Due from National banks (not reserve agents).....	47,484 56	53,326 45	62,776 73	45,445 96
Due from State banks and bankers.....				
Due from approved reserve agents.....	33,421 70	39,283 13	27,238 70	19,614 89
Checks and other cash items.....		3,888 09		
Exchanges for clearing house.....				
Notes of other National banks.....	3,350 00	7,160 00	4,534 00	4,765 00
Fractional paper currency, nickels and cents....	303 10	178 03	661 67	175 10
Specie.....	13,935 00	13,250 00	15,130 00	15,755 00
Legal tender notes.....	5,545 00	8,290 00	7,025 00	7,185 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$510,287 61	\$568,177 14	\$465,480 71	\$529,181 74
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid..	1,699 57	5,845 59	9,202 94	5,115 85
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....	2,775 19	4,709 36	2,655 91	1,425 78
Dividends unpaid.....				
Individual deposits subject to check.....	179,213 12	205,293 10	163,809 62	154,275 82
Demand certificates of deposit.....	253,079 73	279,829 09	217,292 24	295,864 29
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....	1,000 00			
Totals.....	\$510,287 61	\$568,177 14	\$465,480 71	\$529,181 74

No. 5199.

*THE FIRST NATIONAL BANK, ROCKLAND.

LINUS STANNARD, *President*; FRED H. BEGOLE, *Vice President*; CHARLES F. SMITH, *Cashier*.

DIRECTORS—Linus Stannard, Thos. Hooper, R. Chynoweth, B. F. Chynoweth, F. H. Begole, Charles F. Smith, C. A. Mueller, J. S. Dunstan, N. W. Halre.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$85,843 86	\$97,299 80	\$103,158 77	\$98,790 90
Overdrafts, secured and unsecured.....	115 56	17 70	38 26	73 10
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	400 00	400 00	400 00	400 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	8,413 20	8,413 20	8,413 20	8,413 20
Other real estate, and mortgages owned.....	400 00	400 00		
Due from National banks (not reserve agents).....	25,463 95	3,263 44	10,030 05	7,200 08
Due from State banks and bankers.....	1,078 32	2,611 65	2,839 86	2,792 14
Due from approved reserve agents.....	30,148 30	2,273 36	16,256 23	30,171 82
Checks and other cash items.....	1,679 40	159 11	419 93	1,541 22
Exchanges for clearing house.....				
Notes of other National banks.....	750 00	340 00	420 00	615 00
Fractional paper currency, nickels and cents.....	169 54	138 03	109 01	84 83
Specie.....	9,274 35	564 75	7,663 85	8,622 70
Legal tender notes.....	3,640 00	1,350 00	3,970 00	5,100 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$180,501 48	\$168,356 04	\$166,844 19	\$176,929 99
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,000 00	3,500 00	3,500 00	4,000 00
Undivided profits less expenses and taxes paid.....	1,953 04	464 34	533 04	751 77
National bank notes outstanding.....	12,500 00	11,700 00	12,000 00	12,500 00
Due to other National banks.....	7,665 39	1,593 61	2,300 14	4,214 42
Due to State banks and bankers.....				
Dividends unpaid.....		50 00	50 00	50 00
Individual deposits subject to check.....	91,539 16	88,435 20	88,605 55	97,169 75
Demand certificates of deposit.....	13,843 89	12,612 89	9,843 71	8,236 55
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....			11 75	7 50
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$180,501 48	\$168,356 04	\$166,844 19	\$176,929 99

* Formerly Ontonagon County National Bank, Rockland.

No. 2186.

CITIZEN'S NATIONAL BANK, ROMEO.

JOHN SMITH, JR., *President*; HENRY J. MCKAY, *Vice President*; S. A. READE, *Cashier*;
R. S. READE, *Assistant Cashier*.

DIRECTORS.—John Smith, Jr., James R. Morland, A. Kennedy, U. Townsend, A. J. Crismon,
Henry J. McKay, Geo. Townsend, Samuel A. Reade, Allen McKay.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$108,773 20	\$110,361 72	\$114,036 39	\$113,216 24
Overdrafts, secured and unsecured.....	1,672 86	97 20	1,544 16	2,894 59
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	19,000 00	19,000 00	19,000 00	19,000 00
Banking house, furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate and mortgages owned.....	10,460 00	10,460 00	10,460 00	10,460 00
Due from National banks (not reserve agents).....	565 46	92 46		92 46
Due from State banks and bankers.....			142 46	
Due from approved reserve agents.....	15,221 79	16,901 65	11,699 78	17,131 64
Checks and other cash items.....	844 94	1,281 68	2,078 90	608 95
Exchanges for clearing house.....				
Notes of other National banks.....	6,697 00	1,240 00	1,712 00	1,474 00
Fractional paper currency, nickels and cents.....	102 10	54 22	44 34	38 67
Specie.....	6,272 00	5,951 50	6,806 40	7,427 25
Legal tender notes.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....		1,000 00		
Totals.....	\$201,859 35	\$198,690 43	\$200,674 43	\$204,593 80
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	2,574 23	3,616 00	4,110 12	3,391 77
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	24,900 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	942 00	504 00	228 00	1,206 00
Individual deposits subject to check.....	113,343 12	109,570 43	111,336 31	115,096 03
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$201,859 35	\$198,690 43	\$200,674 43	\$204,593 80

STATE BANKING DEPARTMENT.

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEORGE B. MORLEY, *President*; WALTER S. EDDY, *Vice President*; ALBERT H. MORLEY, *Second Vice President*; EDWARD W. GLYNN, *Cashier*.

DIRECTORS.—Geo. W. Morley, Waldo A. Avery, H. C. Potter, Jr., Walter S. Eddy, Stanford T. Crapo, George B. Morley, Frank D. Ewen.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$2,428,805 39	\$2,473,193 34	\$2,442,439 74	\$2,382,193 52
Overdrafts, secured and unsecured.....	6,374 73	721 84	821 70	1,531 95
U. S. bonds to secure circulation.....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits.....	525,000 00	525,000 00	325,000 00	325,000 00
U. S. bonds on hand.....	22,540 00	22,540 00	222,540 00	223,040 00
Premiums on U. S. bonds.....				
Stock securities, etc.....	726,008 00	547,420 50	611,920 50	735,420 00
Banking house, furniture and fixtures.....	45,000 00	45,000 00	45,000 00	45,000 00
Other real estate, and mortgages owned.....	15,200 00	15,200 00	15,200 00	15,200 00
Due from National banks (not reserve agents).....	10,191 90	11,309 10	11,138 72	12,005 08
Due from State banks and bankers.....	28,839 20	42,148 04	37,712 27	63,063 22
Due from approved reserve agents.....	296,565 57	330,020 69	352,408 12	523,001 68
Checks and other cash items.....	2,883 72	1,536 99	1,519 78	1,728 49
Exchanges for clearing house.....	5,852 92	4,709 19	6,103 46	16,051 11
Notes of other National banks.....	3,320 00	2,555 00	2,361 00	555 00
Fractional paper currency, nickels and cents.....	958 17	508 27	1,329 92	1,055 84
Specie.....	236,243 50	237,770 00	253,446 50	241,791 70
Legal tender notes.....	96,929 00	65,270 00	90,170 00	54,373 00
Redemption fund with U. S. treasurer (5% of circulation).....	6,900 00	6,650 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund.....			1,000 00	
Totals.....	\$4,657,702 10	\$4,531,612 96	\$4,630,171 71	\$4,851,015 59
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits less expenses and taxes paid.....	25,354 70	41,710 87	47,421 93	46,816 07
National bank notes outstanding.....	200,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks.....	15,773 85	12,116 28	15,301 06	34,091 82
Due to State banks and bankers.....	411,168 26	449,460 38	399,815 92	333,403 51
Dividends unpaid.....				
Individual deposits subject to check.....	2,383,406 90	2,301,710 66	2,504,000 27	2,839,220 70
Demand certificates of deposit.....	484,645 18	494,579 77	446,492 89	473,847 49
Time certificates of deposit.....				
Certified checks.....	6,091 88	11,860 00	3,942 78	518 00
Cashier's checks outstanding.....	261 33	175 00	3,196 87	3,036 00
United States deposits.....	525,000 00	420,000 00	320,000 00	320,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$4,657,702 10	\$4,531,612 96	\$4,630,171 71	\$4,851,015 59

NATIONAL BANKS OF MICHIGAN.

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No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

J. F. BRAND, *President*; G. A. ALDERTON, *Vice President*; M. O. ROBINSON, *Cashier*.

DIRECTORS.—J. F. Brand, George A. Alderton, M. O. Robinson, E. McCarty, A. C. Melze, William Seyffardt, J. W. Fordney.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$899,033 72	\$746,549 83	\$777,445 23	\$687,120 20
Overdrafts, secured and unsecured.....	505 26	2,669 56	456 33	2,872 52
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	40,000 00	40,000 00
U. S. bonds on hand.....			10,000 00	
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	2,500 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned.....	6,000 00	6,000 00	6,000 00	6,000 00
Due from National banks (not reserve agents).....	1,220 58	3,630 87	4,052 93	3,251 50
Due from State banks and bankers.....	1,207 36	841 26	2,048 96	2,024 96
Due from approved reserve agents.....	157,953 53	139,514 14	113,357 72	130,190 96
Checks and other cash items.....	284 50	681 43	375 74	1,082 51
Exchanges for clearing house.....	8,327 54	609 19	2,861 50	2,035 94
Notes of other National banks.....	805 00	718 00	1,503 00	4,157 00
Fractional paper currency, nickels and cents.....	195 93	115 17	172 81	229 25
Specie.....	26,640 10	29,042 50	24,850 25	28,997 15
Legal tender notes.....	18,400 00	25,350 00	28,100 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$1,088,573 52	\$1,123,721 95	\$1,129,224 47	\$1,035,161 99
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid.....	52,226 84	57,578 09	62,614 49	55,800 43
National bank notes outstanding.....	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks.....				
Due to State banks and bankers.....	46,044 35	51,058 36	43,640 91	36,168 24
Dividends unpaid.....	305 00			
Individual deposits subject to check.....	524,229 76	549,027 93	558,820 22	506,484 57
Demand certificates of deposit.....	165,627 12	172,759 87	175,525 97	146,598 75
Time certificates of deposit.....				
Certified checks.....	100 00	1,525 00	622 88	100 00
Cashier's checks outstanding.....	40 45	1,772 70		10 00
United States deposits.....	50,000 00	40,000 00	40,000 00	40,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,088,573 52	\$1,123,721 95	\$1,129,224 47	\$1,035,161 99

STATE BANKING DEPARTMENT.

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; E. H. HOTCHKISS, *Vice President and Cashier*.

DIRECTORS.—O. W. Johnson, P. Mulcrone, C. E. Wells, E. H. Hotchkiss; P. J. Murray.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$223,931 19	\$232,343 73	\$213,922 80	\$300,879 91
Overdrafts, secured and unsecured.....	322 25	427 21	55 33	525 54
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	60,275 00	66,038 25	62,274 25	50,876 00
Banking house, furniture and fixtures.....	12,094 71	14,613 68	19,256 45	25,959 59
Other real estate and mortgages owned.....				3,593 08
Due from National banks (not reserve agents)...	16,912 62	1,078 42	2,221 35	2,647 77
Due from State banks and bankers.....	814 60	519 95	419 42	483 00
Due from approved reserve agents.....	36,704 43	44,302 12	61,913 85	71,973 75
Checks and other cash items.....	3,169 03	400 58	5 8 18	624 14
Exchanges for clearing house.....				
Notes of other National banks.....	5,372 80	1 5 00	841 00	6,398 00
Fractional paper currency, nickels and cents...	1,172 54	1,177 21	1,401 37	330 76
Specie.....	16,931 00	14,074 40	14,712 00	18,179 50
Legal tender notes.....	5,000 00	5,000 00	5,000 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$395,825 17	\$393,255 55	\$395,801 00	\$505,606 04
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid.....	6,812 61	7,451 56	9,501 65	8,789 65
National bank notes outstanding.....	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	448 00	80 00	80 00	
Individual deposits subject to check.....	104,407 20	93,133 51	98,611 27	177,504 11
Demand certificates of deposit.....	201,157 36	210,052 48	205,500 08	236,812 28
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$395,825 17	\$393,255 55	\$395,801 00	\$505,606 04

NATIONAL BANKS OF MICHIGAN.

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No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JOHN C. HICKS, *President*; G. PENNELL, *Vice President*; R. C. DEXTER, *Cashier*.

DIRECTORS.—John C. Hicks, Galusha Pennell, Cooley E. Ball, Coleman C. Vaughan, P. E. Walsworth, Warner Bunday, O. F. DeWitt.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$138,240 17	\$151,446 73	\$151,053 86	\$162,797 20
Overdrafts, secured and unsecured.....	2,726 73	2,932 72	3,765 20	2,112 09
U. S. bonds to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	50,772 45	51,384 04	47,238 39	47,066 06
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	6,670 23	4,510 53	5,566 33	4,974 76
Due from approved reserve agents.....	65,535 87	36,053 76	27,047 76	11,935 64
Checks and other cash items.....	242 25	1,906 40	313 55	806 30
Exchanges for clearing house.....				
Notes of other National banks.....	900 00	685 00	850 00	545 00
Fractional paper currency, nickels and cents.....	583 04	649 11	584 59	694 28
Specie.....	13,040 00	14,657 30	15,598 35	11,260 10
Legal tender notes.....	4,990 00	6,295 00	5,500 00	7,430 00
Redemption fund with U. S. treasurer (5% of circulation).....	750 00	750 00	750 00	750 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$306,450 74	\$293,270 59	\$280,568 03	\$272,371 43
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	1,947 53	2,770 10	5,021 61	3,443 97
National bank notes outstanding.....	15,000 00	15,000 00	15,000 00	15,000 00
Due to other National banks.....		365 63		
Due to State banks and bankers.....	12,956 13	11,816 67	7,392 41	5,747 55
Dividends unpaid.....				
Individual deposits subject to check.....	145,111 34	131,104 46	119,891 93	106,086 22
Demand certificates of deposit.....	71,147 71	71,925 70	72,974 05	81,805 66
Time certificates of deposit.....				
Certified checks.....	288 03	288 03	288 03	288 03
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$306,450 74	\$293,270 59	\$280,568 03	\$272,371 43

No. 5594.

COMMERCIAL NATIONAL BANK, ST. JOSEPH.

J. M. BALL, *President*; M. W. STOCK, *Vice President*; A. N. REECE, *Cashier*; THOS. S. CLARK, *Assistant Cashier*.

DIRECTORS.—J. M. Ball, M. W. Stock, E. F. Platt, W. A. Preston, J. E. Van Der Veer, I. W. Allen, A. N. Reece.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$131,113 52	\$137,724 83	\$151,094 92	\$134,166 34
Overdrafts, secured and unsecured.....	146 31	266 57	358 04	147 46
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,850 00	1,850 00	1,830 00	1,830 00
Stocks, securities, etc.....	26,944 00	25,374 00	25,374 00	25,258 00
Banking house, furniture and fixtures.....	12,787 47	12,988 79	12,988 79	12,781 16
Other real estate, and mortgages owned.....	4,258 17	4,258 17	4,436 76	4,436 76
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	1,750 29	1,755 99	3,186 77	12,417 38
Due from approved reserve agents.....	47,053 09	36,704 24	13,380 40	110,520 57
Checks and other cash items.....	42 88	184 90	185 46	916 20
Exchanges for clearing house.....	168 34	879 56	938 17	2,166 76
Notes of other National banks.....	5,700 00	2,500 00	4,500 00	6,355 00
Fractional paper currency, nickels and cents....	1,603 33	966 22	991 02	518 08
Specie.....	14,648 25	9,640 80	11,179 50	11,486 28
Legal tender notes.....	3,030 00	1,308 00	2,432 00	3,004 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$303,595 65	\$288,912 07	\$285,395 83	\$378,503 99
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	3,500 00	3,500 00	5,000 00
Undivided profits less expenses and taxes paid.....	2,893 94	3,278 60	4,006 43	2,858 29
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	120 00			30 00
Individual deposits subject to check.....	156,327 41	144,762 11	130,772 08	214,238 49
Demand certificates of deposit.....	40,754 30	37,371 36	46,497 31	56,377 21
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....			620 01	
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$303,595 65	\$288,912 07	\$285,395 83	\$378,503 99

No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; CHASE S. OSBORN, *Vice President*; EDWARD H. MEAD, *Cashier*;
A. H. PASSMORE, *Assistant Cashier*.

DIRECTORS.—Geo. Kemp, Jno. A. Colwell, J. H. Steere, Otto Fowle, Edward H. Mead,
Thomas F. Hickler, Chase S. Osborn, Peter, C. Keliher, W. F. Ferguson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$323,773 80	\$338,964 98	\$346,402 43	\$340,478 93
Overdrafts, secured and unsecured.....	800 58	596 64	157 11	534 32
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,750 00	1,750 00	1,750 00	1,750 00
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	41,000 00	41,000 00	41,000 00	41,000 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	5,191 96	995 73	3,200 36	3,614 75
Due from approved reserve agents.....	94,701 84	100,537 52	106,227 48	117,499 41
Checks and other cash items.....		386 00		
Exchanges for clearing house.....	868 23		1,630 12	3,847 03
Notes of other National banks.....	3,827 00	3,987 00	2,920 00	5,980 00
Fractional paper currency, nickels and cents....	565 76	422 65	420 78	673 05
Specie.....	13,705 85	12,323 50	13,107 55	13,488 80
Legal tender notes.....	38,000 00	23,000 00	22,000 00	21,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% re- demption fund.....		1,000 00		
Totals.....	\$549,935 02	\$551,214 02	\$565,065 83	\$576 116 29
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid..	7,228 30	3,608 21	5,474 65	11,594 10
National bank notes outstanding.....	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks.....				
Due to State banks and bankers.....		2,222 71		
Dividends unpaid.....				
Individual deposits subject to check.....	232,851 10	229,097 44	263,857 18	271,946 16
Demand certificates of deposit.....	9,513 94	19,109 44	7,847 46	4,818 42
Time certificates of deposit.....	153,782 13	152,031 16	141,714 71	142,557 05
Certified checks.....	60 00	145 06	1,171 83	142 98
Cashier's checks outstanding.....	1,499 55			57 58
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$549,935 02	\$551,214 02	\$565,065 83	\$576,116 29

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

LEVANT E. WHITE, *President*; JAMES THORNTON, *Vice President*; H. L. ANTHONY, *Cashier*.DIRECTORS.—Levant E. White, James Thornton, Arthur W. Wright, H. L. Anthony,
W. C. Grobhlser, Charles Erbsmehl, John H. Whitmer.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$183,061 65	\$203,105 64	\$193,741 50	\$206,827 76
Overdrafts, secured and unsecured.....	1,524 64	240 08	580 21	97 52
U. S. bonds to secure circulation.....	16,500 00	16,500 00	16,500 00	16,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,250 00	1,250 00	1,250 00	1,250 00
Stocks, securities, etc.....	63,215 00	67,680 00	66,155 00	64,597 00
Banking house, furniture and fixtures.....	12,974 73	12,974 73	12,974 73	12,974 73
Other real estate, and mortgages owned.....	12,696 51	12,531 00	12,324 97	12,024 97
Due from National banks (not reserve agents).....			96 37	1,297 49
Due from State banks and bankers.....	7,653 34	3,948 52	8,549 71	2,554 30
Due from approved reserve agents.....	58,641 24	39,474 99	37,487 89	39,417 67
Checks and other cash items.....	371 21	930 25	1,002 23	391 88
Exchanges for clearing house.....				
Notes of other National banks.....				
Fractional paper currency, nickels and cents....	197 60	281 30	228 33	256 89
Specie.....	5,877 00	6,053 25	5,526 10	6,369 05
Legal tender notes.....	7,331 00	4,496 00	6,298 00	4,892 00
Redemption fund with U. S. treasurer (5% of circulation).....	825 00	825 00	825 00	825 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$372,118 92	\$370,800 76	\$364,040 04	\$370,276 26
Liabilities.				
Capital stock paid in.....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund.....	6,100 00	6,100 00	4,000 00	4,550 00
Undivided profits less expenses and taxes paid..	4,155 56	5,075 51	3,471 26	2,920 45
National bank notes outstanding.....	16,500 00	16,500 00	16,500 00	16,500 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	152 23	60 00	60 00	60 00
Individual deposits subject to check.....	79,696 91	74,426 58	63,673 67	63,541 96
Demand certificates of deposit.....	200,514 22	203,698 67	211,335 11	217,703 85
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$372,118 92	\$370,890 76	\$364,040 04	\$370,276 26

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

GARDNER POWELL, *President*; C. SHAAD, GEO. A. B. COOK, *Vice Presidents*; NORMAN W. GARRISON, *Cashier*; JNO. R. AVERY, *Assistant Cashier*.

DIRECTORS.—Gardner Powell, R. R. Pealer, C. Shaad, Chas. I. Cox, George A. B. Cook, Geo. E. Miller, F. H. Case, LeRoy McCrary, N. W. Garrison.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$260,200 81	\$257,849 01	\$269,472 86	\$267,096 20
Overdrafts, secured and unsecured.....	3,868 72	4,943 22	4,259 95	7,257 37
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	1,862 85	1,862 85	1,862 85	1,862 85
Stocks, securities, etc.....	17,700 00	10,700 00	10,700 00	5,700 00
Banking house, furniture and fixtures.....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned.....	4,433 03	1,531 72	1,711 09	2,031 09
Due from National banks (not reserve agents)...	8,279 83	3,791 94	593 67	22 10
Due from State banks and bankers.....				
Due from approved reserve agents.....	32,224 23	35,494 59	32,895 88	21,586 53
Checks and other cash items.....	530 00	426 07	545 72	710 46
Exchanges for clearing house.....				
Notes of other National banks.....	2,900 00	2,485 00	3,419 00	3,422 00
Fractional paper currency, nickels and cents...	237 22	361 29	138 80	157 86
Specie.....	13,245 70	11,346 10	12,556 35	12,666 05
Legal tender notes.....	5,000 00	5,000 00	5,000 00	4,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$409,982 39	\$395,291 79	\$402,656 17	\$386,112 51
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	13,000 00	13,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid..	1,392 11	3,244 13	1,453 20	2,558 20
National bank notes outstanding.....	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	66,973 67	52,006 02	63,860 82	56,911 46
Demand certificates of deposit.....	228,616 61	227,041 64	227,342 15	216,642 85
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$409,982 39	\$395,291 79	\$402,656 17	\$386,112 51

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

JOHN T. BEADLE, *President*; B. J. MORGAN, FRANK HAMILTON, *Vice Presidents*;
LEON F. TITUS, *Cashier*; W. M. KELLOGG, *Assistant Cashier*.

DIRECTORS.—John T. Beadle, B. J. Morgan, Frank Hamilton, M. B. Covell, Henry S. Hull,
Chas. F. Read, J. D. Munson.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$320,162 48	\$346,031 38	\$336,498 49	\$308,521 41
Overdrafts, secured and unsecured.....	132 04	34 07	1,429 25	271 94
U. S. bonds to secure circulation.....	27,500 00	27,500 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....			1,125 00	1,125 00
Stocks, securities, etc.....	96,310 00	94,910 00	94,340 00	94,215 00
Banking house, furniture and fixtures.....	16,366 00	16,366 00	16,366 00	16,366 00
Other real estate, and mortgages owned.....				
Due from National banks (not reserve agents).....	13,659 38	1,076 28	732 54	2,561 94
Due from State banks and bankers.....				
Due from approved reserve agents.....	54,745 72	29,439 74	29,250 34	31,496 71
Checks and other cash items.....	1,747 85	3,396 99	1,232 72	6,980 60
Revenue stamps.....	45 00	45 00	120 00	
Notes of other National banks.....	4,000 00	7,050 80	6,000 00	4,000 00
Fractional paper currency, nickels and cents.....	349 93	456 87	120 22	242 39
Specie.....	22,797 18	25,812 75	20,170 45	22,530 80
Legal tender notes.....	10,000 00	14,000 00	11,000 00	8,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,375 00	1,375 00	2,500 00	2,500 00
Taxes paid for shareholders.....	353 56	405 98	405 98	1,347 95
Totals.....	\$569,544 14	\$567,900 06	\$571,291 09	\$550,159 74
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	27,000 00	27,000 00	27,000 00	30,000 00
Undivided profits less expenses and taxes paid.....	664 71	2,247 64	4,168 05	1,416 46
National bank notes outstanding.....	27,500 00	27,500 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	475 00	50 00		
Individual deposits subject to check.....	215,446 61	225,935 63	200,379 57	205,143 92
Demand certificates of deposit.....	248,417 82	234,928 75	229,351 76	208,353 36
Time certificates of deposit.....				
Certified checks.....	40 00	238 04	391 71	246 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....			10,000 00	5,000 00
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$569,544 14	\$567,900 06	\$571,291 09	\$550,159 74

No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

D. D. BUELL, *President*; JOHN P. FOX, *Vice President*; HENRY T. CARPENTER, *Cashier*;
CHAS. H. LARWILL, *Assistant Cashier*.

DIRECTORS.—Darius D. Buell, Edward Stanton, Harvey M. Doubleday, John P. Fox,
Marshall P. Maxon, Lorenzo Zimmerman, T. B. Case.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$147,704 24	\$146,997 22	\$144,937 10	\$145,437 46
Overdrafts, secured and unsecured.....	9,519 54	9,285 28	9,672 06	9,481 04
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	767 50	767 50	767 50	767 50
Stocks, securities, etc.....	3,500 00	3,500 00	3,500 00	3,500 00
Banking house, furniture and fixtures.....	7,700 00	7,700 00	7,700 00	7,700 00
Other real estate, and mortgages owned.....	8,300 00	8,300 00	8,300 00	8,300 00
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	17,013 55	24,532 77	15,020 14	11,158 36
Due from approved reserve agents.....	30,096 65	14,480 36	38,542 56	29,754 02
Checks and other cash items.....	5,565 19	4,335 42	2,425 84	3,280 09
Exchanges for clearing house.....				
Notes of other National banks.....	4,847 00	6,700 00	4,107 00	3,029 00
Fractional paper currency, nickels and cents.....	94	87	97	98
Specie.....	8,725 65	8,756 05	9,178 35	8,910 55
Legal tender notes.....	5,000 00	5,000 00	5,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals	\$301,240 26	\$292,855 47	\$301,651 52	\$288,819 00
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	10,827 36	8,215 48	8,303 76	8,984 64
National bank notes outstanding.....	50,000 00	50,000 00	49,500 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	2,520 00	996 00	90 00	30 00
Individual deposits subject to check.....	53,714 77	52,767 90	58,820 51	39,233 72
Demand certificates of deposit.....	124,178 13	120,876 09	124,937 25	130,570 64
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$301,240 26	\$292,855 47	\$301,651 52	\$288,819 00

No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

J. W. McCausey, *President*; ISAAC TOWER, *Vice President*; J. S. NESBITT, *Cashier*.

DIRECTORS.—Isaac Tower, W. H. Tower, Warren D. Baker, M. F. Buell, J. W. McCausey, C. E. Hurd, Henry Seymour.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$202,188 82	\$212,995 67	\$211,877 10	\$204,087 44
Overdrafts, secured and unsecured.....	20,029 48	16,607 46	13,121 16	7,787 23
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand.....	60 00	60 00	60 00	60 00
Premiums on U. S. bonds.....	5,000 00	5,000 00	5,000 00	5,000 00
Stocks, securities, etc.....	20,706 16	20,706 16	20,706 16	18,706 16
Banking house, furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate, and mortgages owned.....	2,000 00	2,000 00	2,000 00	2,000 00
Due from National banks (not reserve agents).....		20,110 48	5,054 17	5,079 69
Due from State banks and bankers.....			2,002 41	2,012 50
Due from approved reserve agents.....	37,761 70	28,132 41	28,965 91	49,289 59
Checks and other cash items.....	934 01	520 86	544 75	1,414 80
Exchanges for clearing house.....				
Notes of other National banks.....	1,350 00	820 00	715 00	785 00
Fractional paper currency, nickels and cents.....	162 82	281 26	314 16	364 53
Specie.....	7,475 00	8,242 50	8,111 70	10,613 40
Legal tender notes.....	14,358 00	5,200 00	8,900 00	3,750 00
Redemption fund with U. S. treasurer (5% of circulation).....	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$422,525 99	\$431,176 80	\$417,872 52	\$421,450 34
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid.....	12,049 55	12,668 57	13,716 77	13,120 55
National bank notes outstanding.....	49,960 00	50,000 00	50,000 00	50,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....				
Individual deposits subject to check.....	81,132 73	93,321 74	74,372 64	71,711 73
Demand certificates of deposit.....	169,383 71	175,188 49	179,783 11	186,018 06
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....	50,000 00	40,000 00	40,000 00	40,000 00
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$422,525 99	\$431,176 80	\$417,872 52	\$421,450 34

No. 5482.

FIRST NATIONAL BANK, YALE.

A. E. SLEEPER, *President*; F. A. GRISWOLD, *Vice President*; E. F. FEAD, *Cashier*;
D. A. MCKNITE, *Assistant Cashier*.

DIRECTORS.—A. E. Sleeper, F. A. Griswold, E. F. Fead, Bart McNulty, T. U. Wharton, Lincoln
Avery, W. F. Ruh.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$134,260 32	\$141,064 51	\$145,466 40	\$145,369 74
Overdrafts, secured and unsecured.....	752 43	542 88	2,041 02	824 24
U. S. bonds to secure circulation.....	10,000 00	20,000 00	30,000 00	30,000 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....	466 41	978 91	1,528 91	1,528 91
Stocks, securities, etc.....				
Banking house, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned.....			700 00	700 00
Due from National banks (not reserve agents).....				
Due from State banks and bankers.....	2,386 07	1,024 41	2,555 10	1,658 06
Due from approved reserve agents.....	5,636 30	21,040 79	7,129 29	14,688 95
Checks and other cash items.....	75 60	53 62	427 88	480 64
Exchanges for clearing house.....				
Notes of other National banks.....	330 00	80 00	695 00	645 00
Fractional paper currency, nickels and cents.....	243 73	356 06	250 97	260 36
Specie.....	4,280 50	4,175 70	3,795 50	3,817 15
Legal tender notes.....	6,816 00	2,421 00	5,985 00	5,832 00
Redemption fund with U. S. treasurer (5% of circulation).....	500 00	1,000 00	1,500 00	1,500 00
Due from U. S. treasurer, other than 5% re- demption fund.....				
Totals.....	\$170,747 36	\$197,737 88	\$207,075 07	\$212,375 04
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....	2,500 00	2,500 00	2,500 00	2,750 00
Undivided profits less expenses and taxes paid..	401 46	1,366 81	2,067 34	1,068 60
National bank notes outstanding.....	10,000 00	20,000 00	30,000 00	30,000 00
Due to other National banks.....				
Due to State banks and bankers.....				
Dividends unpaid.....	30 00			
Individual deposits subject to check.....	22,955 10	23,631 78	24,153 91	22,225 23
Demand certificates of deposit.....	88,500 00	89,540 18	90,185 90	91,968 13
Time certificates of deposit.....	6,360 80	6,699 11	9,147 92	19,333 08
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Notes and bills rediscounted.....		4,000 00	4,000 00	
Bills payable.....		10,000 00	5,000 00	5,000 00
Liabilities other than those above stated.....				
Totals.....	\$170,747 36	\$197,737 88	\$207,075 07	\$212,375 04

No. 155.

FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; C. E. KING, *Vice President*; D. L. QUIRK, JR., *Cashier*;
F. L. GALLUP, *Assistant Cashier*.

DIRECTORS.—D. L. Quirk, C. S. Wortley, C. E. King, D. C. Griffin, T. W. McAndrew.

Resources.	Report of Jan. 22.	Report of March 28.	Report of June 9.	Report of Sept. 6.
Loans and discounts.....	\$346,799 39	\$374,396 11	\$399,247 17	\$390,427 97
Overdrafts, secured and unsecured.....	653 16	2,015 72	621 63	751 07
U. S. bonds to secure circulation.....	33,500 00	33,500 00	33,500 00	33,500 00
U. S. bonds to secure U. S. deposits.....				
U. S. bonds on hand.....				
Premiums on U. S. bonds.....				
Stocks, securities, etc.....	78,050 00	78,050 00	88,050 00	102,700 00
Banking house, furniture and fixtures.....	8,500 00	8,500 00	20,500 00	20,500 00
Other real estate and mortgages owned.....				
Due from National banks (not reserve agents).....	1,706 19	1,726 66	1,164 48	791 85
Due from State banks and bankers.....				
Due from approved reserve agents.....	30,359 42	48,064 85	44,428 50	24,186 72
Checks and other cash items.....	633 20	3,545 02	1,808 86	1,247 80
Bills in transit.....	20,000 00	23,870 34	10,614 58	15,065 00
Notes of other National banks.....	2,460 00	6,165 00	2,210 00	2,640 00
Fractional paper currency, nickels and cents.....	510 05	525 45	535 20	520 60
Specie.....	26,058 35	27,991 15	28,314 50	29,788 85
Legal tender notes.....	7,801 00	16,831 00	6,470 00	10,107 00
Redemption fund with U. S. treasurer (5% of circulation).....	1,675 00	1,675 00	1,675 00	1,675 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$558,705 76	\$626,846 30	\$645,139 92	\$639,900 86
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid.....	15,019 18	17,823 43	13,898 58	16,545 97
National bank notes outstanding.....	32,350 00	33,500 00	31,100 00	31,700 00
Due to other National banks.....				
Due to State banks and bankers.....	146 52	27 23	385 85	1,375 32
Dividends unpaid.....				
Individual deposits subject to check.....	119,883 54	113,678 46	123,627 85	112,992 70
Demand certificates of deposit.....	241,306 52	311,817 18	323,696 42	325,004 94
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Building fund.....			2,431 22	2,281 93
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$558,705 76	\$626,846 30	\$645,139 92	\$639,900 86

STATE AND NATIONAL BANKS ORGANIZED IN 1904

AND COMMENCING BUSINESS SUBSEQUENT TO NOV. 1, 1904

No. 302.

*THE FARMERS STATE BANK OF ALTO, ALTO.

Organized October 18, 1904.

GEORGE E. BARTLETT, *President*; EDSON O. HARROW, JOHN Q. WATTS, *Vice Presidents*;
FRANK E. CAMPAU, *Cashier*.· **DIRECTORS.**—George E. Bartlett, Edson O. Harrow, John Q. Watts, John D. Merton, Frank
E. Campau, John A. Ellis, Volney C. Watson.

Resources.	Report of	Report of	Report of	Report of
Loans and discounts.....				
Bonds, mortgages and securities.....				
Premiums paid on bonds.....				
Overdrafts.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Due from other banks and bankers (not reserve cities).....				
Items in transit.....				
United States bonds.....				
Due from banks in reserve cities.....				
Exchanges for clearing house.....				
U. S. and National Bank Currency.....				
Gold coin.....				
Silver coin.....				
Nickels and cents.....				
Checks, cash items and internal revenue ac- count.....				
Totals				
Liabilities.				
Capital stock paid in.....				
Surplus fund.....				
Undivided profits, less current expenses, interest and taxes paid.....				
Dividends unpaid.....				
Commercial deposits subject to check.....				
Commercial certificates of deposit.....				
Due to banks and bankers.....				
Certified checks.....				
Cashier's checks outstanding.....				
Savings deposits.....				
Savings certificates of deposit.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals				

* Commenced business December 28, 1904.

No. 303.

*STATE SAVINGS BANK OF CARLETON, CARLETON.

Organized December 1, 1904.

HARRY S. GERMAN, *President*; JOSEPH WALTZ, CHARLES L. EDWARDS, *Vice Presidents*;
JAMES E. READY, *Cashier*.DIRECTORS.—Harry S. German, Charles L. Edwards, Joseph Waltz, Julius E. Kahlbaum,
Jacob J. Lucke, Frederick M. Benton.

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* Commenced business December 30, 1904.

No. 301.

*THE DELTON STATE BANK, DELTON.

Organized November 3, 1904.

A. A. ALDRICH, *President*; J. G. HUGHES, *Vice President*; E. S. MOREHOUSE, *Cashier*.

DIRECTORS.—A. A. Aldrich, E. S. Morehouse, Donald McLeay, J. G. Hughes, James Collins, L. B. Turpenning, W. Elliott.

Resources.	Report of	Report of	Report of	Report of
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Bonds, mortgages and securities.....				
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Banking house.....				
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Nickels and cents.....				
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Surplus fund.....				
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Dividends unpaid.....				
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Savings deposits.....				
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Bills payable.....				
Totals.....				

* Commenced business December 12, 1904.

STATE BANKING DEPARTMENT.

No. 299.

*THE STATE SAVINGS BANK OF ESCANABA.

Organized November 2, 1904.

O. B. FULLER, *President*; OLE ERICKSON, *Vice President*; E. P. SUTHERLAND, *Cashier*.

DIRECTORS.—O. B. Fuller, Ole Erickson, C. H. Long, E. M. St. Jacques, A. J. Hughlitt, J. H. Clancy, A. R. Moore, W. W. Caven, E. P. Sutherland.

Resources.	Report of	Report of	Report of	Report of
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* Commenced business November 21, 1904.

No. 300.

***THE FARMERS AND MERCHANTS STATE BANK, LAKEVIEW.**

Organized October 27, 1904.

JOHN S. WEIDMAN, *President*; JOHN H. JENSON, GEORGE E. HUMISTON, *Vice Presidents*;
L. P. SORENSON, *Cashier*; HARRY H. SORENSON, *Assistant Cashier*.DIRECTORS.—LARS P. SORENSON, John J. Bale, Robert Edgar, John W. Kirtland, John H.
Jenson, George E. Humiston, John S. Weidman, August Keppe, John D. Morton.

Resources.	Report of	Report of	Report of	Report of
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U. S. and National Bank Currency.....				
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Cashier's checks outstanding.....				
Savings deposits.....				
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Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				

* Commenced business December 28, 1904.

STATE BANKING DEPARTMENT.

No. 7525.

THE IRON COUNTY NATIONAL BANK, CRYSTAL FALLS.

Chartered December 24, 1904.

J. F. CORCORAN, *President*; CHAS. H. WATSON, *Vice President*; JAMES J. GAFFNEY, *Assistant Cashier*.

DIRECTORS.—James F. Corcoran, M. H. Moriarty, Wm. B. Richards, Herman Holmes, Chas. H. Watson.

Resources.	Report of	Report of	Report of	Report of
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U. S. bonds on hand.....
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STATE AND NATIONAL BANK CASHIERS

IN MICHIGAN

ALPHABETICAL LIST OF CASHIERS

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